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THAT Lord Snowden should emerge from his distinguished obscurity in the House of Lords to deliver a scathing attack on his life-long friend, the Prime Minister, does not surprise us in the least. We even went so far as to prophesy when he left the present Government that he would soon turn and bite his "National" colleagues as venomously as he had bitten his earlier colleagues in the Labour Government. The moment for attack is carefully chosen. The vague business of "getting together" with America which Mr. MacDonald performs so successfully is achieved, and there remain those more precise questions of economic policy upon which the hazy circumlocutions of the Prime Minister are usually greeted with ironical cheers by the House of Commons. Mr. MacDonald's position is further weakened by the episode of his promise to the Co-operators. A Prime Minister swallowing his own words because he has allowed his Cabinet to defeat him is a pathetic spectacle. But Lord Snowden's speech will scarcely encourage Mr. MacDonald to join his late colleague in the House of Lords.

### Has England a Policy?

The relevant part of Lord Snowden's speech was his doubt whether either this country or the United States has really prepared any policy for the Economic Conference. On the American side Professor Moley's broadcast speech was discouraging unless we can regard it as wholly intended for home consumption. President Roosevelt has to deal with a strong body of opinion in the United States that fears economic entanglements in Europe even more than political ones, and we must hope that, whatever is said on his behalf to placate his own economic nationalists, he has something more in mind for the Conference than a mere check to further tariff increases and depreciations in national currencies. Meanwhile what policy has England? Even on the debt question no approach seems yet to have been made to even a temporary adjustment. The position appears to be exactly what it was last December when France did not pay (she will not pay in June either) and when England did pay and said very positively that it was positively the last instalment. Clearly the initiative in this matter must come from us. No President, however strong and willing, can offer to let another country off its debts. But, it will be said, if we present anything that looks like an ultimatum, what of that friendship with America which is all important if anything is to be done at the Conference? In our view the prospects will be better rather than worse. There will be a definite basis for discussion, and a bargain is easier to make when the pretence that there is no real difference of interest is cleared away. A very large section of intelligent opinion would welcome a statement from this

country which would end uncertainty and force a final settlement of the debt problem this summer.

### A Truce in China?

The Japanese forces have been in the environs of Peking all the week, while aeroplanes have circled over the city, scaring, but apparently not hurting, the inhabitants. Rumours of an impending truce meanwhile have grown steadily, and at the time of writing it seems that terms are on the point of being signed. From a humanitarian point of view we cannot regret this. The Chinese have suffered heavy casualties and they are no match for the Japanese, who could indeed have taken Peking and a good deal more without much difficulty, but have held back for prudential reasons. The truce, if it is agreed on, is not likely to be the prelude to any lasting peace. The Chinese may be beaten, but they will not easily be placated, and they will resume their "provocation" of Japan as and when they can. And if Japan stops now at the Great Wall, or near it, how long will she be content to stay there? Imperialistic ambition and the economic urge alike press her southward. For the moment her efforts will be devoted to consolidating Manchuria; but this promises at best no more than a lull in the Far Eastern danger.

### A Superfluous Prince

It is seldom, much too seldom, that the Indian Government disciplines a native prince for misgovernment. This rarely happens, unless his misrule provokes unrest so serious that troops must be sent to quell it; even then it will not happen if he is amenable. The Maharajah of Alwar was not amenable, and accordingly under pressure he has left his dominions for a tour in Europe, which will last, it is said, for two years. The trouble began with an agrarian revolt among the Meos, who form a Moslem minority in this Rajput State. They were over-taxed at a time of severe agricultural depression, and they complained that they had to pay much more heavily for a poor service of irrigation than neighbours on British territory must pay for a good one. Rising with some success against the Maharajah's troops, they gave to a purely economic dispute the usual Indian twist, and communal disorders followed. The Maharajah, it seems, is a model of Hindu piety. With the Imperial troops who restored order came a British revenue officer, who found that his view of the proper dimensions of the Maharajah's privy purse could not be reconciled with the Prince's. Failing to borrow from his fellow-princes, the Maharajah has had to capitulate, and this superfluous sovereign will no longer draw £15,000 a year from his distressed principality. It will be governed in his absence by Mr. F. V. Wylie, I.C.S., who will rank, such is the humour of Delhi, as his Prime Minister. It is not evident to outsiders that the people of Alwar will profit by his eventual return.

### The "Security of Learning"

The Nazis' toothcomb has gone through the public services, the professions and the universities in Germany, and many of their victims have succeeded in getting abroad. Others may do so if they can find the means and some employment to go to. We are very glad to learn of the formation of the "Academic Assistance Council" in this country, which is appealing for funds to assist teachers and investigators prevented, on "grounds of religion, political opinion or race," from carrying on their work in their own countries. The signatories of the appeal are all distinguished men and women, representative of the British universities, and with Sir William Beveridge and Prof. C. S. Gibson as its honorary secretaries we may be sure that the Council will neither go to sleep nor waste the money it gets. It will not confine its work to the relief of Jews, nor even necessarily of Germans, though most of those for whom maintenance and work will be found are likely to be both Germans and Jews. Nor is the idea merely to give temporary doles of money. It is rather to provide opportunities for men with trained brains to use their brains with some degree of security, care, of course, being taken that they do not displace, or prevent the employment of, English teachers or scientists or researchers. Individual universities and learned institutions will no doubt themselves do something independently of, or in conjunction with, the Council.

### The New Attack on Education

On the principle that it is wiser to rob the weak than the strong, the Government is carrying out a new smash and grab raid on the education of school children and the conditions under which their teachers are to work. The opportunity was too good for the economisers to miss. The school population "bulge" that followed the high birth-rate after the war will be over in 1935, so that there will be 350,000 fewer children at school in 1936 than there were in 1932. The Education Authorities are therefore asked to "co-operate" in reducing the number of teachers by not filling vacancies, and by other methods which include putting one teacher to supervise two classes. The irony of this proposal will only be appreciated by people who have some knowledge of the conditions in our schools. Where there are thirty, forty or even fifty children in a class no real education is possible; a drill sergeant is required rather than a teacher. Year after year complaints against this scandal of large classes have been put off on the ground that they would be automatically reduced with the coming reduction in the number of school children; now that the reduction is in sight the opportunity is to be used not to improve education, but to help to finance the increase in this year's estimates for the War Office, the Admiralty and the Air Ministry.

* * *

By way of insulting our intelligence as well as injuring our children's education, some inspired official at the Board of Education has inserted in this Circular a suggestion that, since habits of independent study are good, fewer teachers are necessary for the elder children. The educational world would have to consist entirely of half-wits to let this argument pass. Of course the elder children should do more individual work. But the most elementary experience of the Dalton or any other system of individual learning shows that it requires more and not fewer teachers. One teacher can push a class through a cramming lesson; the more the children work independently the more individual attention they need. We look forward to the comments of the more advanced local education authorities and of the teachers themselves in answer to the Circular's statements about "extravagant staffing." We hope that they will not fail to point out the class nature of this attack. It hits directly at the growing possibilities of elder children going on from secondary schools to uni-

versities. Just at a time when these children most need help if they are to compete with expensively educated boys and girls from "public schools" they are to be told that they can get along without much help because it is good for them to develop habits of independent study.

### Mr. Bevin's Scheme

Mr. Ernest Bevin has just published through the *New Clarion* a penny pamphlet on the unemployment problem. His suggestions, which are backed up by statistical estimates made by Mr. Colin Clark, deserve very careful consideration. First and foremost, Mr. Bevin wants a general system of retiring pensions at 65, with optional pensions at 60 for all who are prepared to retire from gainful work. Further, he wants to see those who are incapable of employment for physical reasons taken off the out-of-work register by means of invalidity pensions irrespective of age. At the other end of the scale, he wants the school-leaving age raised to 16; and he also urges the general limitation of the hours of labour to 48, followed as soon as possible by the adoption of the 40 hours' week without reduction of wages. These are familiar suggestions, usually dismissed on grounds of cost. But, as Mr. Bevin and Mr. Clark point out, with unemployment at, or near, its present level, the net cost to the State would be far less than is generally supposed. Mr. Bevin is prepared to see his proposed pension scheme set up on a contributory basis, similar to that of unemployment insurance; and 1*s.* 6*d.* per insured person is reckoned as the inclusive cost from all sources, at a pension rate of £1 for a single person and 35*s.* for a married couple. Mr. Bevin also wishes to extend the social insurance income limit from £250 to £1,000 a year. Mr. Clark estimates that, after allowing for the saving on unemployment expenditure, the entire additional cost of all the proposals would be only £30,000,000, even if the pension scheme were non-contributory, and, of course, much less than this on the basis of a contributory scheme.

### Dragooning the Police

The more we hear about the Government's plans for reorganising the police the less we like them. We do not suggest that Lord Trenchard put them forward with political motives, or that he is anything less than sincere in his desire to improve the efficiency of the force under his control. But he has a soldier's mind, and a soldier's belief in discipline of a military kind, and in a hierarchical separation between commissioned and non-commissioned officers. No one disputes the need for better educational standards among the police, or for a Police College capable of providing specialist training. But we value highly the classless character of the present Metropolitan Force; and we regard with deep misgivings both the proposal to recruit the upper grades mainly from a restricted social class—for this is what it comes to—and the project of instituting a short-service system which will result in lowering the average age of the force only at the cost of robbing its members of the security they at present enjoy. The spokesmen of the police are right in saying that this change is far more likely to cause corruption than to prevent it. Above all, if there is a case for drastic police reorganisation it ought not to be rushed, but to be preceded by a full inquiry before which the police, as well as other persons interested, will have an opportunity of stating their point of view.

### Hotels and Restaurants Bill

A small minority of temperance Die-hards have successfully obstructed the Hotels and Restaurants Bill in the House of Commons, although it only attempted a very moderate reform suggested by a Royal Commission and almost certainly favoured by a majority of Members. The primary object of this Bill was to raise the status of the *bona fide* hotel and restaurant by creating a special form of licence which would free the hotel-keeper from a number of the petty restrictions now imposed upon the proprietor of saloon and hotel alike. The Bill would have standardised the present chaotic system of licensing hours in regard to drink with meals and would have extended them slightly both at midday and in the evening. The visitor who happened, for example, to arrive late for lunch at a hotel or restaurant would no longer have his glass of beer removed from the table before he had finished his meal. The Bill did not affect hours for the bar trade at all, and it seems a pity that Government facilities should not be granted to a proposal which would have cleared away silly anomalies without harming anyone.

### The Russian Stalemate

Important influences are at work both in Moscow and in England to end the stalemate between England and Russia. With M. Litvinov coming to England for the Economic Conference there is a new opportunity for ending a deplorable incident. It is unfortunate that the *Times* which, having always refused to have a correspondent in Moscow, must find some way of making up for its lack of authority in dealing with Russian affairs, has chosen this moment to publish a leader and a series of articles rehashing the story and repeating a number of exploded notions. If the *Times* read the American press it could not say that the whole "civilised" world agreed that all the Englishmen were guiltless; nor, if it was intent on an impartial verdict, could it make light of the strongly worded testimonies of Mr. Monkhouse and his colleagues to their courteous and fair treatment during the incident, nor assert, after reading the verbatim accounts of the trial that the bribery and espionage charges were certainly without foundation. The *Times* is only making itself ridiculous when it suggests that Englishmen could not act as spies when we know that the British Government employs spies where it can find them just as other Governments do, and it is absurd to speak as if bribery (the evidence for which seems very strong in the verbatim report of the trial) is out of the question in a country in which foreign businesses have in the past notoriously found bribery a necessary part of their routine. It is paying a high compliment to Soviet Russia to suggest that this system has altogether disappeared since the Revolution. The important matter now is that we should regain some sense of proportion; and remember that the British Government is pledged, if the Russian Government releases the prisoners, to take off its Enabling Act and embargo and resume reasonable relations with Russia.

BRITISH TRAVEL NUMBER

*The British Travel Supplement, announced to appear with our issue of June 3rd, will be published on June 17th.*

# UPS AND DOWNS AT GENEVA

THE Disarmament Conference renewed its labours a week ago fortified by two powerful corpse-revivers. The hopes aroused by Herr Hitler's speech in the Reichstag were fulfilled by the changed attitude of the German delegation when it returned to Geneva. Promises of good behaviour and protestations of innocence on the part of Germany still leave plenty of room for doubt; what the Nazis have said and done since their revolution—and before it—will take a lot of living down. Nevertheless they have taken the first step, and an essential step, towards relieving the world of the nightmare of increased armaments and more wars. Their acceptance of the British plan as a basis of settlement removed what was in fact a veto on the Conference. There followed immediately the declaration from the United States. Mr. Norman Davis's speech on Monday proclaimed the willingness of America to take a far more active and helpful part in other peoples' difficulties than she has hitherto been prepared for. Not merely was she eager, as she had long been, for all-round disarmament. She would join in measures for supervising and controlling disarmament. She would consult with other States in cases of aggression or threats to peace. And, if she concurred in the judgment of the aggressor's responsibility, she would put no obstacles in the way of collective action against him; she would, in fact, abandon "neutrality" and the claim to "freedom of the seas." Though there were reservations in this offer which were by no means negligible, it was substantial enough, taken in conjunction with the German olive branch, to justify a burst of optimism at Geneva. But the French were waiting with their bucket of cold water.

France still demands security, as she has demanded it for the last fourteen years. In view of the turn events have taken in Germany, she demands it more insistently than ever. She may certainly be excused for that, and it is irrelevant, though it is true, that it is her policy in the past which is above all responsible for the triumph of Hitlerism. But she may fairly be asked to put some reasonable limit to her fears. M. Paul-Boncour on Tuesday expressed the general French opinion that the security offered by the British plan and the American assurances is not sufficient. He demurs to the scrapping of war material—the "offensive weapons" in the shape of big guns and tanks and the like, which the nations are asked to abolish. Why not, he says, hand them all over to the League, to be used in case of necessity against an aggressor? He knows, of course, that there are immense objections to that—moral, technical and financial. He is not satisfied, again, with the proposals for the supervision of disarmament, and some of his countrymen have even suggested that France could not be expected to disarm until she had seen that the machinery of supervision was effective. Does that imply that other people should reduce their armaments, France remaining as she is, in order to show her how the experiment will work? But there are other criticisms less absurd than this. M. Paul-Boncour wants, as we understand him, the most drastic form of supervision possible, and in particular he insists that it should include the inspection by the Permanent Disarmament Commission, which is to be charged with this duty, of private armament firms. Against that we have nothing to say; indeed, we should like to see the complete prohibition of the private manufacture of arms.

More important than this—more important, that is, from the French point of view—is aid against aggression. That has always been the crux of the problem for France, obsessed from the first with the fear of a revengeful Germany, and later with the fear of an ambitious Italy. The Pact of Locarno was a partial solution, a *pis aller* in which the French do not appear to put overmuch reliance. And their requests that we should complement it with a "Mediterranean Locarno," which would protect them on the Italian side, have met with a steady refusal. The grand solution which they hanker after is the full collective guarantee that is implied in a strict interpretation of the Covenant. Logically, ideally maybe, that is the proper way to maintain world peace. Actually, whilst the world consists of a collection of national sovereign States, each clinging jealously to its independence and pursuing a policy of *sacro egoismo*, it is as hard to achieve as a flight to the moon. How far, then, can the British plan be regarded as an advance towards it, or a reasonable substitute for it? It is proposed that in the event of a breach, or threatened breach, of the Kellogg Pact, a conference shall be held of all the States who have signed this convention—and which would presumably include Russia and America, as well as the members of the League. The Conference would adjudicate on the case, determine the aggressor, and agree, if possible, on the measures to be taken. There are obvious weaknesses in this. The difficulty of defining the aggressor is one. Mr. Norman Davis's definition of an aggressor State as "one whose armed forces are found on alien soil in violation of treaties" has been criticised as being too facile and vague. And, perhaps that is a fair criticism, though to say, as some have said, that it would not even cover the case of Japan in Manchuria seems to us sheer cussedness. Another objection raised to the British proposal was that the decisions of the Conference, to be valid, would need the concurrence not only of a majority of the representatives of all the governments participating (except the parties to the dispute) but of each and all of the seven Great Powers—Great Britain, France, Italy, Germany, Japan, the U.S.A. and the U.S.S.R. Such a unanimity would indeed be a formidable requirement. But Sir John Simon has now redrafted his plan in a way that will remove fears on that score.

There remains, however, the question of the measures to be taken against the aggressor, and the part which each Power would play in carrying them out. Here, of course, lies the importance of the American offer—and of the "ifs" attached to it. The association of the United States, even in a negative way, with a scheme of sanctions would clearly be of great value in any case, and in all serious cases it would be essential. But this promised association is criticised on two grounds. First, it is too conditional; when Mr. Davis says the United States will do this or that, "if we concur," the "we" means not merely Mr. Roosevelt and his Government but Congress. And the American Senate, as we are reminded, had no compunction about repudiating some of the late President Wilson's pledges of intervention in European affairs. Secondly, the United States, as the French complain, is in fact bound to nothing by Mr. Davis's offer, except to abstain from preventing sanctions being applied

by other people. The only consoling feature is the possibility that Great Britain, thus assured of America's benevolence, would be more willing to use her navy in defence of the victims of aggression. And so indeed she should be; but the French know that there is a large section of opinion in this country opposed to giving any undertakings on that point, and they may well hesitate to build hopes on it.

We have heard it suggested that the Four Power Pact, which is beginning to get into the news again, might ease the difficulties at Geneva. But how? This project, which at first looked like a dictatorship of Great Powers and a menace to the League, has now been whittled down to something resembling a pious resolution—though nobody is clear what the resolution is for or about. It might produce another pledge against war; but of what value would that be? It might be regarded by France as a guarantee against too close a *rapprochement* between German and Italy. But if France looked at it seriously in that light, she would surely be a great deal keener on the Four Power Pact than she is; it is not even certain that she will sign it. There is in fact but one way of averting further breakdowns at Geneva—and that is by France keeping her demands within practicable bounds, and making the best of what is offered. President Roosevelt can hardly dare to offer more, even if he wished to. It should still be possible in one way or another to stretch points in France's favour. But she cannot have the whole world at her disposal; and she will not persuade the world that Hitler is to be made an excuse for complete intransigence. There is a better chance of security in disarmament, with American co-operation and a Germany under control, than in America with her back turned on Europe, and a heavily armed France watching the rearmament of Germany.

## AMERICA AND UNEMPLOYMENT

[FROM A CORRESPONDENT RECENTLY IN AMERICA]

WHEN President Roosevelt took office some 13,000,000 people (or 34 per cent. of those normally gainfully employed) were without work. More than 30,000,000 people, or between a quarter and a third of the entire nation, were dependent for their support upon public or private relief. And the complete collapse of the whole existing system of relief was threatened.

Inadequate though it was, that system had become exceedingly costly. The total national expenditure from all sources at the beginning of March was at the rate of $65,000,000 a month, or more than $700,000,000 a year. It was obviously beyond the capacity of private, or even of city and State agencies, to continue to carry such a tremendous burden. Already the Federal Government, although it refused to accept formal responsibility or to make grants for the purpose, was having, in fact, to provide by way of loans more than $52,000,000 a month, or from 75 to 80 per cent. of the total then being expended. No one doubted that the moment when it would have to reverse its former stand, and assume direct responsibility for relief, was near. If it was not, the whole national system of relief would begin to crumble.

The various relief agencies had done an amazing piece of work, of which some subsequent historian may write an epic record. They had handled the problem, not without failures or grounds for criticism, but upon the whole as adequately as could be expected, for nearly four years. They had seen expenditures increase ten-fold, as the number of unemployed increased from 6,000,000 at the beginning of 1930 to the 12,000,000 of New Year's Day, 1933. Until the end of 1931 they had been generally successful in raising by voluntary subscription and from private sources more than half the total sums spent upon relief. Even in 1932-1933, the third winter of such appeals, voluntary relief subscriptions were colossal, New York City, for instance, thus providing more than $19,000,000. It was the growth of the need, not any falling off in private charity or local responsibility, which had reduced the proportion of private to public funds from 40 per cent. in January, 1932, to a mere 12 per cent. in January, 1933.

It was obviously impossible that private agencies should be able to stand up to expenditures upon the scale now required. The need was growing too rapidly, and the capacity of private charity to meet it was necessarily declining, for it must not be forgotten that many of those people still in work were only employed part time, or were subject to severe wage cuts. To understand Mr. Roosevelt's new policy we must realise also that the total volume of employment was only 56 per cent. of what it had been in 1926, while the national income was scarcely more than 50 per cent., and the national wage bill only 35 per cent., of their totals before the depression.

The most urgent thing, and the first measure on Mr. Roosevelt's programme, was to provide further funds for relief. The Wagner-La Follette Bill, which quickly passed through the new Congress, appropriates $500,000,000 for this purpose. This new grant, unlike previous Federal appropriations, will be available to the States as gifts, and not, as before, as loans, from the Reconstruction Finance Corporation. It will enable the existing system of relief to be maintained for nearly another year.

That system is not itself to be altered. Although it was chaotic at first, as was natural considering the way it was improvised in the stress of the emergency, the American Unemployment Relief Administration is now functioning fairly smoothly, so far as its limited funds allow. There are still countless agencies of every kind dividing responsibility. Little neighbourhood clubs or churches are sharing with great civic organisations, like the New York Society for Improving the Condition of the Poor or the Charity Organisation Society, the work of administering relief. These many local and voluntary organisations, some permanent and some constructed *ad hoc* to deal with the emergency, together with the City Departments of Public Welfare, or, in the country, whatever public official was customarily responsible for looking after local paupers, receive and examine all applications for relief and provide help where necessary and possible. The State and National Emergency Unemployment Organisations are, on the whole, only a channel through which funds travel to the charity and welfare societies actually administering relief, and a means of encouraging and co-ordinating local and voluntary effort. They have secured efficient co-operation between the many agencies at work in this field, eliminating loopholes and overlapping. But they have not eliminated the variety which characterises American unemployment relief. There are still, for instance, no less than 26 different agencies handling relief in New York City, 21 in Buffalo, 14 in Boston, and similarly large numbers in other places.

These many agencies have worked out a technique of relief which differs widely from that employed in other countries. Direct cash payments are seldom made. They are held to be demoralising. Where possible relief is given in the form of work, no less than 40,000 part-time jobs having, for instance, been thus created last winter in New York. Where relief work cannot be created, or is too expensive, help is given to the unemployed in the form of food tickets, or of warrants for rent and clothing. Sometimes necessary articles are distributed directly by the Red Cross, which has been given a supply of the Federal Farm Board's surplus wheat and cotton, or by the municipalities and agencies which maintain lodging houses and restaurants for the unemployed. In this way has developed that typical sight in America since the depression, the "bread line."

There is no fixed standard of relief. It has been estimated that the average cash value of relief per family per week was

$5 in January last. This figure contrasts sadly with that of $7 which was regarded as being the minimum upon which such a family could decently exist. Many families were, however, receiving more than this. An attempt is always made to fit both the form and the amount of relief to the recipient's situation. The "white collar" unemployed, for example, is helped to maintain his dignity and chances of re-employment in his old field. He is not expected to exist on quite the same small sum accorded to the unemployed manual labourer.

Many people, particularly amongst the transients, and among the unemployed young people, whose situation has been given much publicity, are, of course, getting no regular relief. It was even estimated that only 4,100,000 families and 600,000 single people, out of a total unemployed population of perhaps 10,000,000, were being regularly relieved at the beginning of this year in that part of the United States in which Federal funds were available (an area containing three-quarters of the national population). Distress amongst the unemployed must in any case be very real, even on the part of those being regularly relieved. It is not, however, believed that this is the fault of the existing relief administration, and it is not, therefore, any part of the present Roosevelt policy to overhaul that administration or to replace it with any permanent or national system.

What Mr. Roosevelt does intend to do, in addition to providing Federal funds so that local relief may continue, is to attempt to diminish unemployment. There are five main planks in his unemployment policy.

A Civilian Conservation Corps of 250,000 men is being enrolled. Recruits, having been helped to get into good physical shape and given a brief preliminary training in the various Army posts, are being turned over to the Departments of Labour, Agriculture and the Interior for work in the national parks and forests. They are to be given board and lodging, generally under canvas in camp on the site of their work, and are being paid in addition $1 a day, of which men with dependants will be expected to pay about $22 a month for the support of their families. This is an emergency measure and the nominal wage is justified on that account. Full normal wages are being paid to all skilled workers needed in connection with this programme.

The lending powers of the Reconstruction Finance Corporation have been extended. Loans will now be available to States, cities and private corporations with approved schemes of capital construction which they wish to set in hand, but which they cannot easily or profitably finance in the open market. A great slum clearance project on New York's lower East side has already been started in this manner. This and similar projects, which can be proved to be ultimately self-supporting and income-producing, may in future look for cheap and easy credit to the Federal Government, through the R.F.C.

A great programme of Federal public works is also being hurried forward. Already proposals have been presented to Congress for the creation of a Tennessee River Valley Authority, to be charged with wide responsibilities for the development of that great South-Central region. This authority is to be given the power, and the funds, to bring the Muscle Shoals Power Plant into operation, and also to set in hand other necessary works of afforestation, land drainage, irrigation, navigation, etc. In this way Mr. Roosevelt hopes not merely to create immediate employment, but also ultimately to provide the nation with cheaper power, better transportation facilities, and an improved agriculture. He has large visions of copying this experiment in other parts of the country, and thus contributing towards the better distribution of the nation's industry and population. He hopes at least to reverse the present tendency of the nation's economy and to start the snowball of employment rolling again.

Such projects will call ultimately for a very large expenditure of money. They will be financed by a long-term bond issue. Expenditure on such matters is not regarded by Mr. Roosevelt as properly chargeable to the budget of the year. It was largely in order to improve the Government's credit, so that funds might be cheaply available for such purposes, that Mr. Roosevelt made such great and successful efforts to balance the budget.

Such expenditure will, of course, involve inflation. But such controlled inflation for productive purposes is regarded by the President's advisers as desirable in itself, as well as a means of heading off what might otherwise be an insistent demand for uncontrolled inflation. It and the currency and banking policy of the Government are definitely intended to do that which is regarded as more important than anything else, from the point of view of creating employment, to bring about a rise in the general level of prices.

Finally, so far as Mr. Roosevelt's immediate unemployment policy is concerned, comes the legalisation of intoxicants. Beer, which has been rated as non-intoxicating, is already legal. It has even been estimated that this partial measure will create, directly and indirectly, 1,000,000 jobs. While this estimate is obviously exaggerated it is confidently believed that repeal of the Eighteenth Amendment, when it comes, will prove a powerful solvent to unemployment.

It is hoped in these various ways to make a real inroad on the terrible unemployment figures. These policies and the other measures of the administration to help the farmers, banks, railroads and all debtors, to reduce tariff barriers and the burden of armaments, to re-establish a stable national and international standard of money, and otherwise to restore confidence, will take time to carry out. They cannot be expected to have a very great immediate effect upon the actual volume of unemployment. They have, however, already had a great effect upon the morale of the country. The defeatist or fatalistic attitude towards unemployment and the depression generally is much less common in the country than it was. It is utterly alien to the administration.

## BACTERIOLOGICAL WARFARE

[*The danger of bacterial warfare has been widely, but often ignorantly, discussed. We have asked the author of this article, who is a British scientist engaged in bacteriological research in this country, to explain the technical possibilities.*—ED., *N.S. & N.*]

WHILST the effects of chemical warfare are to some extent appreciated, largely owing to the use of poison gas in the Great War, little attention has been paid to the use of bacteria as an offensive weapon.

That such a weapon will be used in future wars is almost certain. There is little doubt that some of the belligerents in the last conflict were at least considering it. The discovery in the court of the German Legation in Bucharest of cultures of glanders bacilli (which produce a disease of horses and man), with instructions for infecting the Rumanian cavalry, is sufficient proof.

The possibilities of the use of bacteria in warfare were considered in 1924 by the Study Committee of the League of Nations on Bacteriological Warfare whose report (Document A 16 (1924) IX of the League of Nations) stated "that our present (1924) knowledge of hygiene and microbiology would limit the extension of any epidemics which might be spread either among combatants or the civil population, and that such epidemics could not have any decisive effect on the issue of hostilities." Careful consideration of the problem shows that this view is far from correct.

Bacteriological warfare must be considered from two aspects. First, a direct offensive on the attacking army, and, secondly, on the civilian population of the enemy country. Let us consider the first possibility. The chief danger to the army using bacteria is obviously its proximity to the infected troops and the risk of epidemics in its own lines. This drawback could be overcome by preventive inoculation carried out

secretly, the name of the bacterial weapon being known only to the directors of this branch of warfare. To be effective an epidemic must be instituted as a surprise attack, for any warning would enable the enemy to immunise his troops, which would neutralise the weapon. Because of the necessity for immunisation of the aggressor army, the bacteria to be used must belong to a species with which immunisation can be easily effected. A factor which further influences the selection of the bacteria is the means of propagating the epidemic. At least three routes are possible. First, the infection of the enemy water supply by dropping glass-containers filled with bacteria into water-reservoirs. This method is the least likely to prove effective, owing to the almost universal chlorination of drinking water by troops in the field. Secondly, aerial dissemination of bacteria by time-bombs so designed as to break in mid-air and spray the troops with germs; and, thirdly, infection of the enemy by animal carriers such as rats carrying plague. This last method possesses the drawback that the animal carrier may pass behind the lines of the aggressor army and infect the civilian population which is not immune to the infection.

It would appear that the most likely method of attack would be by aerial dissemination. Bacteria which could be used for this method of attack, and which fulfil the other requirement of readily producing immunity by inoculation, are the plague bacillus which when inhaled produces plague pneumonia, a most fatal disease; the glanders bacillus which readily infects man, and two germs which do not occur normally in Europe but which produce deadly infections, one the bacillus of meliodosis in Malay, a disease resembling glanders but more deadly to man, the other the bacillus of tularaemia, a disease found in western U.S.A. The danger of plague being carried by rats into the country of the aggressor almost precludes its use in warfare, but the same objection does not refer to the other bacteria mentioned. We must not overlook another factor, namely, the effects of bacteria after poison gas. It is well known that mustard gas weakens resistance to infection. In a recent survey of mustard gas victims still living in the United States fifteen years after the war, two out of five were found to be suffering from chronic lung infections, excluding tuberculosis, which also affected many of the remainder. This property of poison gases would enable bacteria to be used following up a gas attack. Strains of germs which showed no virulence to normal individuals would produce havoc in men who had been subjected to mustard gas, and the possibility of use being made of this knowledge cannot be overlooked.

A fourth method of waging bacteriological warfare has been suggested, namely, the smearing of bayonets and shrapnel with bacteria. Since bacteria cannot survive the temperature of explosion of projectiles, the latter possibility is ruled out. With regard to the former, the rapidity with which bacteria lose virulence when dried on metals proves a serious objection, and protection against the most likely of these bacteria, the tetanus bacillus, was provided as a routine measure by serum inoculation of wounded in the late war.

As a method of attack on civilian populations the use of bacteria is open to the grave objection that an epidemic knows no frontiers, and it is highly probable that any nation which used this weapon to produce generalised epidemics in the enemy country would be hoist with its own petard by the spread of disease over the frontier. This objection, however, does not apply so strongly to a bacterial attack on countries whose geographical position provides a most effective quarantine, such as the islands of Great Britain and Japan. A bacterial attack on either of these countries would seriously incapacitate them, and if carried out swiftly and by surprise would effectually remove them from any combat.

In the case of an island community all these methods of bacterial attack might be used. It is true that infection of water supplies from the air might be nullified by the boiling and chlorination of water, but the danger of rodents carrying plague to the civilian population of the aggressor country is practically nil. The dense population of large overcrowded cities such as London would form ideal starting points for epidemics, and the amount of disorganisation of a community which can occur under these conditions may be readily pictured by those who remember the influenza epidemic of 1918–19.

The attack on the civilian population of a country need not be confined to epidemics affecting man alone. The destruction of food supplies could be readily effected by bacteria and viruses (minute scarcely visible germs). Foot and mouth disease, which is characterised by extreme infectivity, could be readily introduced by glass bombs and would effectually upset the cattle-stock, louping ill would play a similar role in relation to sheep, whilst swine fever has already proved the bane of the British pig-breeder. Diseases affecting the crops produced by insect carriers dropped by aeroplanes could be readily introduced with results which would not only disable the infected country from the viewpoint of war, but also ruin it economically for many generations to come.

Would scientists consent to use their knowledge to such fiendish ends? Doubtless the majority would not consider the possibility. On the other hand, human nature is such that there will always be found individuals who, under the misguided banner of nationalism or patriotism, can be persuaded to prostitute their knowledge to the destruction of their fellow-men. The incident of the notorious Zurich bomb case in which one of the great States in the late war hired anarchists to carry cholera vibrios from a neutral State to Russia is further evidence to show that individuals fighting for a "cause" will not hesitate to use any means at their disposal, no matter how ghoulish the crime.

Enough has been said to indicate the possible uses of bacteria in warfare, and there is little doubt that they will play an important and highly successful part in man's future efforts to obliterate all traces of his existence from this planet.

HUMANITAS

# A LONDON DIARY

ALL the people I see who know the situation in Washington express bewilderment about Roosevelt. Is the President a "Rinehard" about to change the world and bring off a great inflation scheme, or is he really a very undecided man with a splendid voice on the wireless? The addition of Mr. Charles Sprague to the "brains trust" deepens perplexity, for Mr. Sprague differs from the President's other advisers in being an experienced and also a very orthodox expert. Until recently at any rate he has been a deflationist of the deflationists. Of course, it may be that Mr. Roosevelt, like Mr. Lloyd George and other politicians in times of crisis, likes economic advisers who contradict each other: there is something to be said from the politician's point of view for listening to the rival experts and then, when action can no longer be postponed, letting political necessities settle the course. But a man in the President's position must have some adviser who is closer than the rest, someone who plays the part that Colonel House played for Woodrow Wilson. This role seems to be filled to-day by the man whom an American paper describes as the "sleek, sleepy-eyed, bespectacled, crap-shooting Professor Raymond Moley," which is one way of saying that they do not approve of the President choosing as his adviser a rather obscure professor of jurisprudence without party backing. Such a choice of confidant cannot fail to stir up jealousy, and Washington is already buzzing with unfriendly speculation about the possible duration of Professor Moley's innings. If all goes well with the administration, the veteran politicians who think they ought to be in Professor Moley's place will no doubt grumble quietly, but with even the beginning of difficulty I shall expect to hear their protests becoming unpleasantly audible.

* * *

I should like to add a word to the account given in this paper last week of the events that led to the three Peruvian warships receiving aid, in spite of the League Council's instruction,

on their way from the Panama Canal to the scene of war in Colombia. You will remember that the Council, acting as an Advisory Committee on the Peru-Colombia dispute, heard of their departure and decided, with commendable promptitude, that no facilities should be given to these ships, since their object in going to the Amazon was clearly to further a war in which Peru had been pronounced the aggressor. The same day the Secretary-General rang up the Dutch Government and explained the situation. The Dutch Government at once instructed the Governor of Curaçao not to admit the Peruvian warships into the harbour. Unfortunately the Dutch Government, which was not represented on the Council and knew nothing much about the matter, had already, as a matter of routine, authorised the Governor to give facilities to these ships. The Governor, who had given his promise on the basis of these first instructions, found himself in a very pretty dilemma. He compromised by allowing the warships to stay for no more than eight hours, giving them much less oil and water than they asked for and refusing all repairs. Meanwhile the British Government, which was on the Advisory Committee and was a party to its decision to boycott these warships, had not yet sent instructions to Trinidad when the warships arrived on May 11th, *five days after the decision*. At Trinidad, therefore, the warships got all the facilities they asked for. I understand that the Dutch felt a little hurt about this and were frankly, if privately, informed that England agreed with the resolution in principle but did not want to hurt her trade with Peru. Which was a little hard on the Dutch, whose efforts to abide by their League obligations had led to threats of reprisals against Dutch shipping lines from the Peruvian Government.

* * *

"Tell us the old, old story," sang the Liberals in chorus when Mr. Dingle Foot tried once more to convince the Liberal Conference that the time was not yet ripe for Sir Herbert Samuel and his colleagues to cross the floor of the House. Indeed, so far as the rank and file went, Major Nathan, in his role of rebel leader, clearly carried the whole Conference with him. Nor do I see any reason for his withers to be wrung by the humbugging complaint that he was aiding the "party caucus" to dictate to the Parliamentary Party. On what possible interpretation of democracy can it be argued that it is the duty of the rank and file tamely to permit the leaders whom they put into Parliament to throw overboard everything they have ever stood for, support another party with principles that are supposed to be opposed to their own, and to go on misrepresenting their constituents in this way even when the constituents protest? The truth is that nothing but the extreme disunity of the Liberal Party itself has enabled its Parliamentary leaders, some of whom rely on Conservative and some on Labour votes, to play so odd a part for so many months. Even now Sir Herbert, who keeps talking about a surely not very probable General Election in the autumn, has not been given categorical instructions; he has merely been reminded of Lord Derby's old slogan to "go voluntarily now, before he is compelled to." He is likely to be disowned very soon unless he makes a move.

* * *

The Blennerhassett-Yo-Yo-*Evening Standard* case is a warning to be taken to heart by all authors and advertisers. You want a name, one that will fit the character you are inventing. You find one in your memory, in this case one which had already been used by Mark Twain and which was commonly used in a game at home. In so doing you cause great pain to an estimable gentleman whose friends on the Stock Exchange laugh at him whenever they see him. And sometimes—there have been serious instances—a libel action follows and you find that you have quite unconsciously introduced phrases and associations which look too close to be coincidences. In the Blennerhassett case Pimms and Throgmorton Street were clearly coincidences. But there have been other cases in which it was difficult to believe in the coincidence theory and equally difficult to believe that the author had meant maliciously to guy a living person. The explanation, I suggest, may be that the author was drawing on a store of unconscious memory. He thinks of a name and has no notion where it comes from. But he has associations with it which come to the surface when he starts to write. It is worth trying for oneself. I think, for instance, of the names of Grubwood and Gurkl. I have not the slightest idea whether such people exist—neither of them is in the London Telephone Directory. But I dare not write a story, making Mr. Grubwood, for instance, a butcher of shady character, or Mr. Gurkl a suburban resident who has taken to drink. I might ignore the risk of coincidence, but what if the reason why I have made Grubwood a butcher proves to be that I have at some time seen the name on a butcher's shop, and what if Gurkl is a forgotten memory, so to speak, of a police-court report I read in my youth? Hence the notices in the front of novels saying that no living person is referred to, hence the use of Smith, Brown and Robinson and the invention of names that really could not ever have belonged to anyone.

* * *

This, said Mr. Justice Branson, was obviously an advertisement. No one could suppose it purported to say anything as a matter of fact.—From report of the Blennerhassett case in evening paper.

* * *

"I sometimes fear lest the gods should become jealous of all the tremendous things which are now being done by one poor human being," declared Herr Robert Ley, the Trade Union commissioner, in a eulogistic speech on Hitler to the first Congress of German Clerks and Office Employees.—Report in daily paper.

* * *

You may abolish, as hot or absurd, the lawyer's wig and gown; but, depend on it, you will get worse law from the bald pate. The familiarity and indecency of American courts of law is well known.—A.A.B. in the *Evening Standard*.

* * *

He did not believe in disarmament. Even the angels fought in Heaven, and human nature being what it was the best way of securing peace was to prepare for war. If he had his way he would girdle Great Britain with warships and would tell the other nations to mind their own business and to get on with it.—Report of a speech by Mr. M. D. McCarthy, prospective Conservative candidate for Spennymoor.

* * *

I was in Bond Street with an American friend when we saw Prince and Princess Arthur of Connaught walking together. My friend was delighted. "Fancy the Royal family *walking*," she gasped.

She was still more thrilled when in a confectioner's, later on, we again saw Princess Arthur selecting some chocolates for herself. "How democratic," exclaimed the American.—*Daily Sketch*.

* * *

Four great brothers came to meet him, each six feet high, with shoulders three feet wide, sons of a South African bishop. Gorilla-jawed and gorilla-toothed, with the smashed nose of a pugilist, bronze and husky-voiced, Victor is irresistible.

"What attracts you about women, Mr. MacLaglen?" asked the *Daily Express* representative—a woman herself.—*Daily Express*.

CRITIC

# NORDIC BIOLOGY

THE new Germany is basing its culture on a revival of ancient mythology. The outrages of the Nazis against the Jews are bolstered up by bad biology, supported in fact by a long-discredited pseudo-scientific theory of race which the ignorant quote with solemn approval and the better informed mischievously disseminate. It is not a theory constructed for the occasion. On the contrary, it was popularised before the great war and then served another purpose. Gobineau began it as far back as 1855. A school of historians arose which interpreted, trimmed, and annotated history as a vast commentary on the Nordic myth. A perverted history and a fanciful ethnology led such popular writers as Houston Chamberlain to the astonishing conclusion that the Teutons, represented in their purest form by the modern Germans, are the descendants of a great and powerful Nordic race, a group of human beings who possessed all the desirable qualities that have made modern civilisation, and begat every man of

outstanding genius not excluding (in so far as he may be called a man) the Founder of Christianity. All other races are inferior and therefore a continual threat to the Nordic purity of the Germans. Such racially alien elements as Jews in the population, albeit there were Jews in Germany before there were Christians, are dangerous to the existence of the nobler race. It is thus only fair to the "pure" Germans, and indirectly to the civilised world, to suppress the threatening source of pollution.

Crude though this statement of the case may appear to be, it is not more so than that which has been propagated assiduously by politicians amongst their lean-witted followers. It was perhaps excusable for an imaginative historian like Gobineau, who wrote before the publication of the *Origin of Species* had revolutionised biological ideas, to blunder. Even the early anthropologists of a quarter of a century later had not adopted a scientific approach to the subject of race, and still impressed much speculative history into the service of ethnology. The development of genetics in this century has required a much more careful scrutiny of evidence for any conception of race as applied to human beings. Houston Chamberlain's *Foundations of the Nineteenth Century*, important as it seemed to Germans, was mere swashbuckling. It is much more serious that a reputable modern biologist like Dr. Fritz Lenz, Professor of Racial Hygiene at the University of Munich, lends scientific support to a good deal of popular prejudice by his uncritical attitude towards the absurd claims of the Nordic racemongers.

There is a subject for irony in the direction of the pure race theory against the Jews. The theory is almost identical in content and effect with that ancient claim of the Jews themselves to be the Chosen People. The Jews, however, are not so deficient in humour as to give it other than a traditional and religious basis. The Nazi faith is less respectable because it claims to be scientific. What degree of truth is there in it? There is no evidence that such a thing as a Nordic race ever existed. Lenz says, "During the Ice Age, the ancestors of the Nordics, inhabiting the ice-free regions to the north of the great chain of mountains stretching from the Eastern Caucasus to the Western Pyrenees, lived almost exclusively by the chase. With the primitive weapons of the Stone Age they were able to attack and overpower not only the gigantic and clumsy mammoth but also the powerful cave bear. The environmental conditions necessitated courage, combativeness, and contempt for death, and these were the qualities that favoured survival in such primitives." There is no doubt that Man survived at least one Ice Age, but what race in any of our modern classifications he belonged to we have not the faintest inkling. What mutations have taken place in the human species, and how many times the same mutation has happened in different geographical regions we cannot guess. Is it not probable that all human beings are descended from primitive ancestors who had a tough fight against savage animals? Lenz's time scale seems to have gone wrong when he confuses yellow-haired Vikings and Cromagnon men. There is, indeed, little foundation for such a thing as race at all in anything but a very general and superficial sense amongst human beings. There are broad distinctions between Whites, Mongolians, and Negroes; but no pure races in the same sense as there are pure races of domestic animals. Arab horses, Leghorn poultry, Wistar Institute rats have constant physical characteristics transmitted from one generation to the next. But they have been bred in a way that is not applicable to human beings. Brother-sister mating for a long series of generations will produce a pure line, and with a continual segregation or destruction of all aberrant types a relatively pure race in time may result. Even those human groups which have been geographically segregated for long periods cannot be called pure. Eskimos and some South American Indians show a high degree of purity as judged by blood-grouping. All European peoples prove to be thoroughly mixed whatever group of physical characters be taken as a criterion of race.

But granted there was a pure race of Nords, should its members lay the flattering unction to their souls that they were morally pure they would be misled by a mere pun. A pure race may enjoy a constant mental inheritance of the most loathsome qualities, or the most admirable, or a quite indifferent selection. Indeed, the psychological aspect of racial differences is the most obscure of all biological problems. There is no certain information yet that any supposed racial character of mind or "soul" is really genetic, that is, passed on, through the generations, in the chromosomes. There is always the alternative explanation that it is the effect of family or social tradition learned by each individual after his birth. The problem of how much is genetic and how much communicated in the habitual reactions of a human being constitutes a vast unexplored field of social biology. Lenz, Fischer, and their school must know that they claim unconquered territory when they "hand out" racial psychology to the politicians like the real estate merchant who sells lots under the sea.

The Nazi intelligence did not originate the ethnological method of bombardment. During the Franco-Prussian war the Natural History Museum at Paris was damaged by shell-fire. The *zoologiste de Quatrefages*, then director of the museum, published a pamphlet entitled *La Race Prussienne*, in which he affected to prove that the Prussians were not Teutonic at all, but were descended from the Finns who were classified with the Lapps as alien intruders into Europe. They were thus, he said, mere barbarians with a hatred of a culture they could not appreciate, and their object in shelling the museum was to take from Paris one of the elements of superiority and attraction by destroying the scientific collections. The challenge was met by a reply from the most brilliant biologist in Germany, the Jew Professor Virchow, who wasted no time on idle polemics, but set to work to record physical characteristics of 6,000,000 schoolchildren.

AUTOSOME

## FOR THIS RELIEF—HOW MUCH THANKS?

WHEN the Great Exhibition was held in Hyde Park,
Our Victorian ancestors used to remark,
In that consciously slightly superior tone
Which belongs to the favoured-of-Heaven alone,
How lucky it was their progenitors bore them
For days so much better than any before them;
When, thanks to the triumphs of Science and Steam,
The future appeared as a roseate dream,
Stretching out from themselves to remotest posterity
In an infinite vista of peace and prosperity.

We can laugh at them now; they were sadly deceived
In the permanent value of all they achieved:
Yet I wonder at times, while their idols we maul,
If they hadn't the best of the joke after all.

For example, the press, with unanimous voice,
Bids *us*, for a moment, this week, to rejoice:
And why? Because Hitler's return to a hold
On comparative sanity, seems to unfold
A chance—just a chance—of escaping the doom
The mere prospect of which has wrapped Europe in gloom;
And the speeches which Roosevelt and Davis have made
On peace and disarmament, credit and trade,
Permit, at long last, a faint glimmer of hope
To pierce through the mists in which, blindly, we grope.
In short, the destruction of civilisation
Through a suicide-pact between nation and nation
(Each destined to die on the corpse of the foe)
Seems a little less certain than ten days ago.

Well, that's all to the good, yet a cynic might doubt
If 'tis much to get wildly ecstatic about.
I shall wait for more light (though I welcome the spark)
Ere I feel as our ancestors felt in Hyde Park.

MACFLECKNOE

# Correspondence

## PUBLIC SCHOOL RELIGION

SIR,—I am surprised that Mr. Joad, whose writings I have often enjoyed and admired, should fail so completely to understand my contribution to Mr. Lunn's joint volume on *Public School Religion*. My essay was in a small part opposed to Mr. Lunn, in a large part entirely in agreement with Mr. Lunn, and then in conclusion a suggestion of how to remedy the present defects.

Mr. Joad makes no reference except to the small part, and this he either misunderstands or misinterprets.

For instance, I asked some undergraduates what they had got out of their school chapel, and all they could say was that it was "a lot," but they couldn't bring forward a definite statement of what it was; whereupon Mr. Joad exclaims with delight, "Exactly! says Mr. Lunn in effect, that is just my point." Why Mr. Lunn? As though I were taking the opposite view.

He then goes on to the astonishing blunder of assuming that I would deduce the nearness of these young men to being Christians from their confession that they liked singing hymns in the school chapel and that it was jolly all singing together. It is absurd for boys to get nothing out of religion except a sense of having a jolly time singing hymns together; but it is more absurd to assume that this is presented as a point in *favour* of Public School Religion.

Worcester College, Oxford. WM. FORCE STEAD,
Chaplain of Worcester College

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SIR,—Upon reading your reviewer's estimate of Mr. Arnold Lunn's *Public School Religion*, I feel how obviously right Mr. Lunn is, and how mistaken is the position taken up by Mr Joad.

I quite agree with Mr. Lunn's estimate of Public School Religion, and I should like to add a few thoughts which occur to me as the result of four years at a Public School.

Chapel Services seem to be looked upon by the "authorities" as a kind of glorified concert of sacred music, by which visitors can be doped, and made to gain "a good impression" of the school. A Public School Chaplain can only have an influence on the religious life of a school, if he be a most exceptionally strong character and is prepared to oppose the easy going apathy of his colleagues. The Service of Holy Communion, not being a service suited to exploitation in the way of fine singing, anthems, etc.—unless the school is Catholic—is kept decently out of sight, as something which only exists on sufferance. It is hurried through at an inconvenient hour, without any of the pomp and ceremony accompanying morning and evening prayer services attended by visitors.

The modern schoolboy is certainly keenly interested in religion.

Now about your reviewer. He seems to have a hate of dogma, which is quite exasperating. The fallacy that the Roman Catholic Church has a monopoly of dogma, will not be dispelled by my humble pen. But I would only remind Mr. Joad that there is a most dogmatic modern belief—"Dogma must be wrong." I quite see the attitude Mr. Joad is supporting—that disgustingly cynical and sceptical attitude to church life, especially to the Church of England. It cannot bear with anything that has been sanctified by the use of centuries, but must for ever be running after some novel heresy, on which to fawn for awhile.

It is a pity that Mr. Joad has never been taught anything about hell. PUBLIC SCHOOL BOY

## LIBERTY IN COMMUNISM

SIR,—It is difficult to appreciate your correspondent Mr H. D. Dickinson's contention that Communism is based upon a philosophy of liberation. Liberation of what? This he does not answer beyond indicating that the first objection is "the liberty of access to the means of production," which is to be achieved by their communal ownership. Since we all are already at liberty and indeed most of us compelled to use the means of production, I can only assume that he refers to their management. Whatever its theoretical basis, Communism in practice in Russia has certainly not yet attained its first objective—the liberty of employing what means of production there are being necessarily denied to all save a few, since technically their industrial system and its needs are precisely the same as that of any other country.

How this first and fundamental liberty (*sic*) of Communism, if it were attainable, would lead to any further liberty which we do not enjoy at present, your correspondent does not divulge.

It is a curious commentary upon the bourgeois-hating Communist that he invariably associates the idea of class-distinctions with difference of wealth, blind to the reality which makes possible a classless society on quite a different basis.

124 King Henry's Road, N.W.3. D. E. ARMSTRONG

## THE DANGER OF SPEED

SIR,—Your Motoring Correspondent admits of the roads "They are so full and the situation changes so swiftly that emergencies occur with colossal frequency, and when their incidence is continuous a percentage baffles solution by ordinary folk." In other words, the use of a common highway by all classes of road users, including motorists permitted to travel at unlimited speed at their discretion, is lunacy. The fatal mistake was made in 1896, when the use of the motor car, then in its infancy, was not confined to private tracks, from which other road users were excluded, and a quite different type of mechanical vehicle, simply controlled and self-limiting to a low speed, permitted on a public highway. I am not sufficiently optimistic to hope that that mistake can now be rectified, but at least we must introduce safeguards that will reduce the accidents to the lowest possible total.

If Mr. Davidson rejects my remedy, he is surely under an obligation to produce his own. All he vaguely vouchsafes is, "The remedy must include a reduction of the emergencies and a training of all road users in grappling with them." When I suggest as part of the training the testing of drivers he rejects the proposal. He says, "No rational person does venture casually into the vortex of modern traffic." Well, here is a recent cutting from my local paper, a half-column, which starts, "Early this year a lady bought a car, and the first time she went out in it she drove on to the pavement, hit a car and smashed a cycle." Of course, she may not be a rational person, but I assure Mr Davidson there are many like her. About a year ago two pedestrians were killed, one at Hammersmith and one at Finchley, by novice drivers who drove on to the footwalk.

One further word as to speed limits. Advocates of a speed limit are not so foolish as to deny that safe speed varies with road conditions, but only certain motorists appear to believe that motorists are such congenital idiots as always to drive at the maximum legal speed, if there is a speed limit. One important result of the speed limit is to reduce the whole tempo of driving.

Here is a concrete case of the value of a speed limit. Less than a month ago a child of six, crossing a village street, was killed by a motor cyclist who, at the inquest, estimated that he was travelling at 30 to 35 miles an hour. At the entrance to the village there is still an old speed-limit notice board, 8 miles an hour. If that limit was still operative *and enforced*—and why should it be assumed that motorists are a class apart, for whom laws are dead letters?—that child would probably be alive and well to-day. In an adjoining village within the same twenty-four hours a woman misjudged her crossing and was killed.

But let me conclude with the coroner's remarks on the inquest of the child, which are illuminating both as to what constitutes pedestrian negligence and also as showing the present indifference of the State to the safety of the citizen.

> I do not think there is any doubt that the primary cause of the child's death was that he did not look in the direction of Margate, but only towards Canterbury. . . . It is an awful road for children to cross, and if they do cross it the thing that happened here is very likely to happen.

T. C. FOLEY,
Secretary
Pedestrians' Association,
Graham House, 3 Tudor Street, E.C.4.

## THE CONDITION OF INDIA

SIR,—You will allow me to reply very briefly to Mr. Krishna Menon's letter in your last issue, although I do not feel that much is to be gained by prolonging this correspondence. The impression created in the mind of the ordinary reader by Mr. Krishna Menon's statement about the quality of the food supplied to prisoners in Indian jails can only have been that it applied to Indian jails generally. I asked Mr. Krishna Menon a plain question, to which he gives no answer; instead, he puts into my mouth an argument which I did not use. I note that Mr. Krishna Menon "knows that the prisoners have to do an extra stretch the previous day (and sometimes night) to prepare the jail for the visit" of the District Official. As I said in my previous letter, District Magistrates do not give notice of their inspections.

Mr. Thomas' letter requires no reply from me, since he imputes to me statements which I did not make.

26 Wildwood Road, N.W.11. R. A. WILSON

## PRISON BREAD

SIR,—In a recent number of THE NEW STATESMAN AND NATION there appeared a letter from V. K. Krishna Menon on jail treatment of Indian political prisoners.

Last January I was with the students in Mahatma Gandhi's Ashram studying cloth-production. We had very good home-made bread, but also "prison bread," a funny production, tasting rather as though made of earth!

This was because those who went to prison were so upset by its tendency to constipation that Mahatmaji arranged that they might get accustomed to it beforehand!

C/o Friends House, N.W.1. EDITH ROBERTS

## WHITE AND BLACK LAW

SIR,—Mr. Driberg denies my assertion that the bulk of African tribal law has no ethical value. He says that African ethics and mine are different. Let us take a sample case. An African girl, after a long and difficult labour, is told her first-born child was born dead. She knows she is innocent. She also knows that religion has decided that she is guilty, and that the law requires that atonement must be made for her sin. Ought a law to be called ethical that comforts a girl for the loss of her child by forfeiting for the rest of her life the affection and trust of her husband and the respect of her children? It is not as if there was anything peculiarly "black" about that and similar laws, any more than there is anything "white" about witch-burning, that English religion once enjoined and English law carried out. That sort of cruel nonsense is characteristic not of any race but of a stage in civilisation, through which the people of every race pass. Those who think as I do are glad to watch Africans leaving that stage for a higher, though we should be sorry if they copied everything characteristic of the stage we have reached. We have small respect for the people who, Mr. Driberg says, think it "unlucky to reverse a sock or stocking put on the wrong side out." We think they must either have had a bad education or have childish minds. In just the same way, for a man to think it right and proper for Africans to go on believing what he knows to be baseless and sometimes harmful beliefs is really to insult them by denying their full humanity. To my knowledge Africans resent that attitude in those who govern them, just as we would in their place. That resentment is an element in political unrest. Hence the great and growing importance of deciding between Mr. Driberg's policy and mine. NORMAN LEYS

Brailsford, near Derby.

## AGENTS PROVOCATEURS

SIR,—For those who believe in a rational and clean system of criminal justice it is very satisfactory to hear from the Secretary to New Scotland Yard that agents provocateurs are not used in a certain type of Hyde Park case. This is all very well so far as it goes, but the public would have been better pleased to hear from your official correspondent that these sinister persons are not used at all. It is evident from police reports in the newspapers that agents provocateurs are in fairly common use in various types of cases. Perhaps the Secretary to New Scotland Yard will give us a list of offences in which such persons are used, so that the general public will be on its guard, and thus less easily drift into crime. G. W. R. THOMSON

Law Society's Hall,
Chancery Lane, W.C.

## MODERN ENGLISH POETRY

SIR,—I have only just seen the review of my book, *Modern English Poetry*, 1882–1932, which appeared in THE NEW STATESMAN AND NATION of May 6th. I would ask to be allowed at least a brief reply, though the points at issue are diverse and rather mixed up.

It will save space if I pass over the first two-thirds of the review, which consists of rambling remarks which any reader of the book would realise are a distortion of the subject, but I must object to the one definite and relevant opinion expressed by the reviewer, with the quite unjust deduction that he then makes, that my alleged wrongness in the accentuation of Hopkins's verse "makes one suspect" how much of the book is "compiled by second-hand, or at any rate careless, methods." Whatever this is intended to mean, the insinuation is fairly evident, and entitles me to say that none of my books of criticism has been "compiled" and none contains "second-hand" opinions. In particular *Modern English Poetry* was arduously written, and involved more spade-work of preparation than, commercially speaking, I could afford.

I would also point out that a reviewer who accuses anybody of accentuating wrongly twenty-one out of twenty-four quoted lines of verse (more especially when the verse is in "sprung rhythm") should by all the rules of critical etiquette and common fairness explain what he means and what is his alternative. I made it quite clear in the chapter on "Technical Developments" that the marking of "accents" (which is the only thing stressed by your reviewer) is less definite even than in ordinary English verse, and that my own marking is intended to be only approximate, the main point illustrated being that "sprung rhythm" tends to eliminate both "lines" and stanzas by running them together. In some respects my description of Hopkins's metrical experiments differs from his editor, Bridges', which presumably is the orthodox one, but it certainly cannot be invalidated by any difference in so minor a point as the number of accents marked. What is important is the concurrence of the verse with speech rhythm. This can be indicated equally well by marking only one or two principal stresses in given lines, or three, four or five syllables that are of varying time values, but all accented. The same freedom in marking "scansion" of other English verse has long been conceded, as your reviewer must know. "Sprung rhythm" is the logical goal of such freedom. R. L. MÉGROZ

116 Tufnell Park Road, N.7.

[Our reviewer writes: Mr. Mégroz objects to my having pointed out that he blundered over the accentuation of Hopkins's poem *The Loss of the Eurydice*. I ought, he says, to have quoted in support of this statement; from kindness I refrained; but since he now insists I quote his accentuation of verse 4:

> She had come from a cruise, training seamen—
> Men, bold boys soon to be men:
> Must it, worst weather,
> Blast bole and bloom together?

Mr. Mégroz describes his marking as "unorthodox." A marking which leaves out one stress in each of lines 1, 2 and 4, and which in line 2 even shatters the rhyme, seems to me inexplicable. There is the less excuse for Mr. Mégroz's "unorthodoxy" because Hopkins himself has annotated this poem: "written in sprung rhythm, the third line has three beats, the rest four."—ED., *N.S. & N.*]

## A MONUMENT TO CHRISTIANITY

SIR,—Whether there is real need of a Catholic Cathedral in Liverpool, or whether it is to be erected in order to offset the influence of its Anglican sister, is a matter for debate; the fact remains that a fortune is about to be spent on it, and this at a time when the heads of the two denominations are said to be discussing a union.

Liverpool contains probably the worst slums in the country. Would it not be a greater monument to Christianity, and to the Roman Church, to spend these millions in rehousing those who are living in conditions of appalling wretchedness, many thousands of whom must be of the Catholic faith?

It may be argued that the building of a cathedral will help to relieve unemployment in the building industry, but the erection of flats or houses would actually employ more men for equal money spent, because in this class of building the labour costs are higher in proportion to the cost of materials.

JOHN DUDDING,
Town and Country Planning Group, Federation of Progressive Societies and Individuals, 21 St. Stephen's House, S.W.1.

## SCIENCE IN U.S.S.R.

SIR,—It is proposed to organise a tour of doctors and scientists to the U.S.S.R., and the first party will leave London Bridge by Soviet ship for Leningrad on July 1st. The return journey will cost £22—£36 inclusive, according to the type of accommodation selected. The party will spend a total of sixteen days in Russia; three days in Leningrad, five days in Moscow, then there are three alternatives; (a) Gorky, down the Volga to Stalingrad—Leningrad. (b) Rostov/Don, Kharkov—Leningrad; (c) Kharkov, Kiev—Leningrad.

Meetings will be arranged, which members of the party will be invited to address, and there will be excursions, with guides, to scientific institutions of interest to members. It is suggested that groups shall consist of about 10 in number to facilitate arrangements. Parties may be arranged to leave London at a later date if there is a demand. The latest date for receiving applications for the party leaving London on July 1st is June 15th. All inquiries should be addressed to the Secretary of S.C.R., 1, Montague Street, London, W.C.1.

(Signed) JULIAN HUXLEY.
C. MANSELL-MOULLIN, C.B.E., D.M., F.R.C.S.
JOHN MARRACK, M.D., D.Sc., M.C.

The Society for Cultural Relations,
1 Montague Street, W.C.1.

## MILITARY DISPLAYS

SIR,—I have recently received through the post two folders urging me to go to (*a*) the Hendon Flying Display; (*b*) the Aldershot Tattoo.

I don't know if the sending of such stuff comes under "Using the Post for Obscene Purposes" regulations, but if it doesn't it ought to. Can nothing be done to stop these repulsive displays?

PHILIP JORDAN

## WAR AND THE CHURCH

SIR,—Railwaymen and other Trade Unionists have pledged themselves to prevent war by hindering transport of men and munitions. It has been stated that ministers of religion who are in earnest can do nothing effective. Yet there are quite a number of things which could be done. Here are a few.

The clergy could begin now by discouraging recruiting. At street corners as well as in pulpits now is the time to proclaim that soldiering for capitalistic States is a rotten and immoral job. The Communists are jailed for stating this wholesome truth. A few imprisonments of clergymen would do a power of good.

Most of my Liberal and Tory friends believe that Britain has set a good example in the reduction of armaments. An active ministerial crusade could correct this and other falsehoods of the war-mongers. My point is that ministers do not need to go very far to do something dangerous for peace. RICHARD LEE

Great Meeting House,
Coventry.

## PACIFISM

SIR,—Your correspondent, Kenneth G. Robinson, in his letter raises a very pertinent question to be answered by all who believe themselves to be pacifists. If in the near future, as seems possible, we are faced with the question of taking up arms in defence of what we believe to be the essentials of sound government, what will our answer be?

It will depend on the reason which has led each individual to adopt the pacifist view. If he considers that wars are the outcome of the Capitalist system, which he dislikes, he will, not illogically, be prepared to fight for the Socialist system against the Capitalist or the Fascist. If, however, his pacificism is founded on religious grounds, and he believes that all wars are contrary to the Supreme Law of Love, there will be no hesitation in his answer to the question, and he "will trust with a fanatical faith in the triumph of his principles." NOEL VINTER

57 Southwell Road, Kingswood, Bristol.

## GERMAN REFUGEES

SIR,—It has been found that persons connected with the Peace and Socialist Movements are continually being asked to help German refugees. The position is becoming too involved for individual efforts and the German Refugees Hospitality Committee has been formed, under the Presidency of Colonel Wedgwood, to help deal with the situation. Its terms of reference are:

> To establish an office, where refugees of whatever creed, race or politics can apply, preferably in writing, for help and advice. To act as a kind of clearing house, by referring those for whom appropriate organisations already exist, to these bodies. And to concern itself with those for whom such organisations do not exist, being careful in every way not to overlap or interfere with what is already being done.

The Jewish Refugees Committee takes excellent care of all Jewish refugees, but something definitely is needed for the others. We are working in close co-operation with the Society of Friends, the War Resisters' International and the Federation of Progressive Societies.

We are badly needing offers of hospitality. The major part of the refugees are young people. They are not allowed to take up work here—apart from specialised occupations which could not be followed by anyone else—and are only allowed to enter the country, or to remain here, on that condition. Hospitality means merely board and lodging, for a limited period. It is not suggested that the hosts should be responsible for their guests in any way at all, and during the day time, in London at any rate, they would be out, and not expect constant companionship or entertainment. Offers of temporary hospitality for a few nights would also be welcome.

It is felt that many who sympathise with these victims of Fascism might be willing to offer this kind of hospitality. And we should be deeply grateful if all who could do so would write to us, at this address. HELEN BENTWICH

German Refugees Hospitality Committee, WINIFRED HORRABIN Hon. Secretaries

28-30 Little Russell Street, W.C.1.

# Miscellany

## THE BIRD

PASSING, men are sorry for the birds in cages
And for constricted nature hedged and lined;
But what do they say to your pleasant bird
Physical delight, since years tamed?

Behind centuries, behind the continual hill,
The wood you felled, your clothes, the slums you built,
Only love knows where that bird dips his head;
Only the sun, soaked in memory, flashes on his neck.

Dance, will you? And sing? Yet pray he is dead.
Invent politics to hide him and lawsuits and suits:
Now he's impossible and quite destroyed like grass
Where the fields are covered with your more living houses.

I never hear you are happy but I wonder
Whether it was at a shiny bazaar,
At a brittle dance or a party, that you could create
Procrastination of nature, for your talk and laughter are
Only a glass that flashes back the light
And that covers only hate.

Will you not forgive him? I have signed his release,
Alarming and gentle like the blood's throb,
And his fountain of joy wakes the solitary stag
From his cherished sleep.

But if you still bar your pretty bird, remember
Revenge and despair are prisoned in your bowels.
Life cannot pardon the ideal without scruple,
The enemy of flesh, the angel and destroyer,
Creator of a martyrdom serene, but horrible.

STEPHEN SPENDER

## CRIME BY BLOSSOMS

As I came away from the Royal Hospital Gardens at Chelsea, carrying the usual bunch of wicked catalogues of flowers and fruit and trees and seeds, I came to the conclusion that the English were after all the most remarkable people in the world and that the most fitting punishment for the professional nurserymen who are tormenting them this week at Chelsea would be that they should be condemned to grow nothing more rare or startling than field daisies for the rest of their lives. For the proceedings at Chelsea Flower Show are criminal, and the English are the most remarkable people in the world in that they suffer this crime, and suffer it jubilantly, not only once in a life-time, but every spring. They even pray to suffer it. Being English myself I pray and suffer gladly,

too. For crime by flowers is the only crime I know in which it is sweet to be the victim and in which one's suffering is heavenly.

I imagine there is nothing quite like the crime at Chelsea in the whole world, not even in Japan, while the Carnival of Flowers at Nice is, of course, something really wicked. The wickedness at Chelsea is quite different. It is angelic, the crime is exquisite, the criminals are darlings. And this year it seemed more lovely than ever. The delphiniums were larger and finer, their slender blue and lilac and purple steeples reaching far above the pointing parasols of those dim and dear old ladies who seem to emerge from their obscurity only once a year, for Chelsea. The fox-tail lilies, pink as delicate apple-blossom, grew even taller. Lupins, hydrangeas, peonies, tulips, poppies, stocks, sweet-peas, dahlias, they all seemed more wickedly vivid and gigantic than I ever remember. The lupin spikes seemed to have been dipped in wine of all colours from darkest Burgundy to champagne. The sweet-peas had the freshness and delicacy of early primroses, the carnations and roses went beyond me into an almost artificial perfection of colour and shape, and the auriculas, the little dusty recklesses of my grandmother's garden, had such passion and versatility that I hardly knew them. And as one walked round, the criminals, the stiff-collared, country-looking nurserymen, smiled benignly while masculine-looking ladies buttonholed them and bombarded them with the fiercest horticultural catechisms. "But is it hardy? I don't want it, my dear man, if it isn't hardy. My gardener says they're tender. Now, do you think they're tender? You are, I take it, the specialist in these things? Well, now, tell me now, what soil do they like? My gardener says they hate lime. Now, do you think they hate lime? And if I plant them now will they flower for Whitsun? You think it doubtful? Well, now, tell me now, I once had a Clematis Ville de Lyon, but it perished . . ."

This masculine lady is indeed one of the real criminals of Chelsea. She ranks with those other criminals, the bedding-out gardener and the hybridist. The first is thankfully less common than he was, but the hybridist increases like his crimes, the worst of which, this year, is his sport with the rhododendron. He has striven for years to produce in the rhododendron every colour from shell-pink to orange-scarlet, and this year he appears to have done it. The shriek of rhododendron hybrids along the main avenue is a shriek of pure agony.

Yet the hybridist has his virtues and rewards. We have to thank him for Dianthus Winteri, a new race of most delicate pinks in a great many colours, for the soft apricot and wine colours of primula puleverlenta, both of which were very striking this year. What he cannot touch with anything like his gaudy rhododendron success are the alpines—the little primulus and potentillas, the fairy geraniums, the blue-trumpeted midget pentstemons, and that little rose, Rosa Rouletti, which grows no higher than a baby's ankle. The alpines, to which both criminals and victims are devoting more and more time each year, are above and beyond him.

I don't suppose he can have much fun either with vegetables, of which there were two amazing exhibitions by the defendants Sutton and Fogwill, who had performed incredible wickedness with everything from tomatoes to celery. These gentlemen, together with the defendant Laxton of Bedford, ought to be condemned to growing nothing but common cabbages and sour blackberries for the rest of their lives. The defendant Laxton committed crime by strawberries. I stood watching them until I, too, nearly committed a crime for which the punishment might not have been so sweet.

H. E. BATES

# "A BOOTLESS BENE"

I AM afraid it is not much use my saying, "Go at once and see *The Late Christopher Bean*." You are likely to find some difficulty in getting a seat—and no wonder; it is a most amusing comedy, full of point and character and admirably acted. It is an adaptation from a play by M. Emile Fauchois *Prenez Garde à la Peinture*, not a translation. Mr. Emlyn Williams has created his own atmosphere and drained it of French colouring. It is true that little bourgeois families in all countries resemble each other, and that French authors have made such a complete study of bourgeois habits, hearts, minds, pathetic and detestable meanness, Philistinism, hypocrisy, amiability and absurdities that writers of any country have, so to speak, the ground plan of the subject in their hands. An enormous portion of French fiction has dealt with the "petits bourgeois." Balzac and Flaubert were at their very best when they wrote about them; modern humorists, like Courteline and Tristan Bernard, have made fun of them, Huysmans and Maupassant have scarified them, Daudet and Coppée have wept over them. French fiction and drama have brought out the characteristics of the small bourgeoisie in every country, characteristics which are the inevitable results of being true to the kindred points of money and home. Nothing is more fruitful of comedy than their desperate cupidity, their transparent self-deceptions and their blank ignorance of art. M. Emile Fauchois hit upon an idea which, like a stone thrown in a stagnant pond, produces dancing ripples covering the whole surface. Mr. Emlyn Williams, all honour to him, has seen to it that it shall be for us a thoroughly familiar English pond. There is not a line which suggests that Dr. Haggett (what a character Mr. Cedric Hardwicke achieves in that part!) was ever a French provincial doctor, not a word to suggest that Gwenny was anything but a Welsh maid, not a nagging snap from Mrs. Haggett, not a whine from Ada that suggests a foreign origin. And the art dealers? Well, they are, of course, universal types. *The Late Christopher Bean* is an example of perfect adaptation to a new environment.

The play proves, too, a principle of dramatic art. In writing for the stage it is safest to get hold first of a plot—to use an old-fashioned word which modern practice has tried in vain to discredit—naturally and inevitably creating situations which in their turn display character. The novelist may start from character, but a playwright will be wise to start from situations. And for a simple reason. The playwright has less space and less time in which to expound character; all he can do is to show some characteristic aspects so vividly that the imagination of the spectator supplies the whole man—just a few disconnected touches in addition his form may allow him, no more. His characters must live in virtue of their contact with a very limited number of situations, and those situations will lack the highest degree of interest possible unless they are linked logically together: in other words, he must have a *plot*. *The Late Christopher Bean* has a precise and perfectly satisfactory one. All the fun—and it never flags—proceeds from the plot; and, as is proved by the acting at the St. James' Theatre, character is shown in every reaction of the people implicated in it. The actors knew exactly what was required of them, so well indeed that they were able to add delightful touches to their parts. They understood the sort of people they were meant to be, and there was not a gesture or a pause, an expression or an attitude, which did not show that they were at home in their impersonations. In a comedy which provokes continual laughter there was not one laugh which was provoked by irrelevant by-play, or one joke which did not owe its humour to rising straight out of the situation; and that is significant both from the point of view of future box-office receipts and the playwright's craft. If you want to find out whether a comedy is going to draw and whether the author knows his business, notice the passages at which an audience laughs. They may be brilliant and quotable jokes, but if they are not funny because a particular character utters them at a particular moment, the appreciation with which they are met is no guarantee that the comedy will, or for that matter ought to, hold the public. There is not a line in this play which would be quotable as wit, and hardly one which does not provoke a feasting smile or laughter.

Dr. Haggett is a musty, crusty little village doctor who, as he complains, is compelled by law to attend the sick, but is often unable to collect his fees. He has a kind heart, which can hardly be said of Mrs. Haggett whom Miss Louise Hampton personified with superb and unexaggerated exactness—or of one of his daughters. He has a kind heart, but he has a terrible job in making two ends meet. His wife's standards have to be kept up and Ada must have her pier-trotting holidays in the Isle of Man, if only to catch a husband. We know he has a kind heart because we suspect Gwenny stayed fifteen years in the Haggetts' service chiefly out of sympathy for him. He is in a dreary harried worried way content enough with his life, greed for money is not his vice until—till he has tasted, so to speak, blood. And that shattering change came about, too, through his very softness of heart. Ten years before he had befriended a consumptive artist who was also addicted to the bottle. It seems he took him into his house when he was penniless. He couldn't cure him (I doubt if Dr. Haggett could cure anyone who was not getting well), but he sheltered him; and while with the Haggetts Bean painted, cheered by the sympathy of the uneducated but imaginative Gwenny. Indeed, the house at one time was full of what the Haggetts thought Bean's awful daubs, and Mrs. Haggett, after his death, used some to plaster cracks in the hen-house and threw the rest on a bonfire—or thought she had. On the back of another Ada painted a study of flowers. But Gwenny, who had loved Bean, had saved all the rest.

Well, when the curtain goes up Dr. Haggett is seen at his breakfast after an all-night maternity case, his wrinkled black coat and trousers much the worse for bicycling, and his temper the worse for the strain. A telegram arrives saying that a Mr. Davenport from London wants to see him at twelve. Before that hour a well-dressed, self-assured young man arrives, and to Gwenny's surprise he knows her name and private facts about her sentimental life. He explains that he was Bean's great confidential friend—Brown, but Gwenny is a little sceptical because she can hardly imagine so respectable and well-set-up a man in that part. In his interview with the doctor he asserts again that he was the late artist's dearest friend, and that he knows that Bean died in the doctor's debt. To the astonished delight of the doctor he hands him over a cheque for £20. Dr. Haggett at once sends for his wife and daughter to introduce them to the most honest and generous man he has ever met. "Mr. Brown" or "Davenport" then proceeds to ask whether by any chance he might have one of Bean's pictures as a memento. Dr. Haggett is only too ready to oblige with the one from the hen-house. The young man being told that the only other one is at the back of Ada's picture, asks if he might be allowed to buy for £10 such an exquisite little study as *her* bunch of flowers. He has no sooner gone than another stranger appears. He also offers the Doctor a cheque in payment of the artist's debt.

This gentleman is dismayed to hear that he has been forestalled when it comes to the question of pictures, and to the doctor's great indignation he explains that the first visitor was a swindler who had got valuable pictures from the Haggetts for nothing. He, the new arrival, would have been willing to have given £200 for the lot! What has happened is, of course, that Bean meanwhile has been discovered as a great artist whose pictures are extremely rare, and the recent publication of his letters has led enterprising dealers to pounce upon the Haggetts' home as a place where they may pick up some cheap. There is Gwenny's portrait, for example, which Bean has described in one of his letters as his masterpiece. Then the real Davenport arrives, who is a famous art critic and is writing the life of Bean. From him the Haggetts learn that their second visitor was also a "sharp-practice" man; even a small Bean is worth, say, £1,500. At these staggering figures, and all they imply, the principles of the Haggetts go to pieces. Mr. and Mrs. Haggett proceed to concoct a plan for cheating Gwenny out of her own picture, though the moment before they have been boiling with indignation at the unscrupulous cupidity of their visitors. The first has had actually the face to come back, but it is to make a business proposal to Dr. Haggett of a tempting nature. He is by profession, he confesses, a faker of the work of great masters. If Dr. Haggett will collaborate with him by certifying that he recognises the "Beans" which the former will proceed to paint himself, they will have many years of profit ahead of them. Dr. Haggett, wild with despair at his wife having burnt, so he thinks, all the real "Beans" in existence, complies; but when Gwenny, who has stoutly refused to part with her lover's picture, discloses that she also saved all his other pictures, that game is up. What is more, she turns out to have been secretly married to Bean, so they are her own property! The wild agitations of the doctor, the grim incredulous despair of his wife, and the delicately plausible acting of Gwenny, never allow the comedy to flag for a moment.

DESMOND MACCARTHY

## PLAYS AND PICTURES

### Sometimes Even Now

Not all the smooth perfection of Mr. Basil Dean's producing can rescue *Sometimes Even Now* from its base third-act betrayal by its author, Mr. W. Chetham-Strode. But as it stands, and with Miss Celia Johnson to play the lead, it has every prospect of a considerable financial success if after its brief appearance at the Embassy it seeks a more profitable home. Mr. Chetham-Strode has in fact reproduced with a quite startling cleverness the atmosphere of war-time London. His heroine is a girl who is determined to give the officers on leave a good time, though her whole life be undermined in the process. It says much for the delicacy of writing and playing that one's cynical reaction to such a conception is at all events delayed until one is safely out of the theatre. Sheila Grey's tragedy is lack of fulfilment of herself, and after the war she preserves the secret of her child's parentage and pursues a lonely road of her own, while her former playmates get married and "settle down" (so heavily). It is a simple, pathetic story, feelingly told until the last act, which laboriously justifies our earlier guesswork and incorporates some quite ludicrous gestures indicating that the heart of England, despite appearances, is still in its right place—good box-office, but a painful lapse from every other point of view. Miss Johnson has touched a new level of acting in this play. Her subtlety has increased threefold, and she has an uncanny trick of expanding and contracting her personality at will. She attempts no dramatic flights, but within its natural limits her performance is exquisite. Miss Marie Lohr superbly exploits some very obvious opportunities, and Mr. Anthony Shaw gives a perfect character study of a cheerful lunatic of an officer who develops, alas, into a bore as the years roll on.

### Midsummer Fires

It is difficult to make of the rhythm of a man's life an effective piece for the theatre. The theme requires a novel. Yet Hermann Sudermann's grave, moving play stands the test of revival very well. It is undramatic, but there is not a character in it who is not alive. There is too much common sense, too little passion in his young people to make their renouncement of love a tragedy. Resignation should not sit so easily on a lover's brow. But this gentle study in the philosophy of living has a charm of its own. The fires of a midsummer eve must not be permitted to burn away the pattern of reasonable behaviour—this is the moral of the tale. A man is born, acquires certain spiritual responsibilities, marries and dies. Into this design a wild June night of passion may be woven; but reason returneth with the morning. Such a conclusion makes a poor fourth act. Miss Jessica Tandy wrings the heart by the beautiful restraint of her acting rather than by the lines she speaks. Her quiet entrances convey a suppressed vitality with extraordinary success. Apart from two instances of over acting, the production of the Charta Theatre was excellent. Mr. David Horne as the bluff head of the Prussian family and Mr. Clifford Bartlett as the quaint young country parson admirably interpreted the German character, while Mr. Eric Portman, the too-rational lover, avoided tediousness in a well-balanced performance.

### Mr. Cochran at His Best

*Music in the Air* opens with songs born of the notes of birds, distant mountains in a revolting pink and the stale scent of German

beer gardens—but *Bitter Sweet* has left its mark on musical shows in general, and on those at His Majesty's in particular. The Alpine-postcard effect of the first scenes turns out to be only a cunning piece of contrast in an ingenious play; not a startlingly original one, but with enough bright patches and new twists to keep it going from beginning to end. From the moment Miss Mary Ellis comes on to the stage this is no ordinary musical comedy. She does with the play what author and librettist have done with the tunes: they have a happy knack of ruining their sentimental songs with witty interpolations, which never fail to bring them to life. A scene in a zoo with a real bear and all the fun of the fair must delight Mr. Cochran's heart as it delights the audience's. He has done it before, but never so well. And his reliable taste in actors and costumes and all that pertains to a swift and successful musical show has its full effect.

### Strife

John Galsworthy's strength and weakness are both very obvious in this revival at the Little Theatre. The tidiness of his mind, which in some contexts may have been valuable, here casts a shadow of unreality—the parable play is a little too pat in its situations, the mob of strikers listening to its leaders changes its mind too easily according to the tone of each appeal. The subject, in fact, is over-big and complicated for this neat system of parallels and dovetailings, and the obstinate old capitalist has been painted too often since to be very impressive, however pale and shaking and indomitable Mr. Franklin Dyall makes him. Still, as a symbol, as an institution, old John Anthony has served his turn. There is any amount of good, strong drama—or perhaps melodrama—in the piece, and Messrs. J. Fisher White, A. S. Holmwood, Arthur Pusey, and Miss Joan Maude play it for all it is worth. On the whole, a well-justified revival.

### Dance Recitals

A good dancer is rarer than one might think, but Agnes de Mille, who is giving a series of three dance recitals at the Ballet Club, Notting Hill Gate, is distinctly good. She has a strong attractive personality, considerable versatility, and the intelligence to devise the choreography of her own dances. Upon a sound, conventional ballet dancer's technique she has developed a quite individual style which gives distinction to everything she does, from the amusing imitations after Degas, described as "Stage Fright" and "Ballet Class," in which the steps and poses of the classical traditions are practised, to such a quiet study as the Bach-Hess "Hymn." This latter was a beautiful piece of dancing in which the dancer seemed to float upon the notes of the music. This is one of the tests of good dancing whether it is *on* or *under* the music, and it depends upon the degree to which the dancer is gifted with a sense of rhythm.

Some of Miss Agnes de Mille's lighter, more mimetic dances, such as "Audition," to music by Gershwin, are occasionally marred by a rather cheap humour at which, of course, the audience laughed inordinately; but she is really too good for that sort of thing. Her best efforts were the "Two little dances from the time of the Civil War," with music arranged by Louis Horst from contemporary war songs. In these her robust personality and vivacity were delightful. A word must be said in praise of her dresses, designed with one exception by Agnes de Mille herself, for they were unusually beautiful. The dress in which she danced the Scherzo from Beethoven's Second Symphony was a masterpiece which redeemed what in this case was a rather inappropriate choreography.

### Hyde Park Performances

Entertainments consisting of Dancing, Singing and Mimes are to be given by the League of Arts, with permission of H.M. Office of Works, in Hyde Park every Saturday in June and July at 3 p.m. and 7 p.m. This is the thirteenth year of these picturesque shows which are held on the natural amphitheatre north of the Serpentine.

Particulars can be had from the Secretary, League of Arts, 12 Berwick Street, S.W.1.

## THE COMING WEEK

FRIDAY, May 26th—
- Miss Eleanor Rathbone on "The Present Position and Future Prospects of Family Allowances," 29, Marsham Street, Westminster, 6.
- "The Conquering Hero," Tavistock Little Theatre, Tavistock Place, 8. Also on May 27th.
- Anti-War Demonstration. Speeches by Sir Stafford Cripps, G. D. H. Cole, Miss Ellen Wilkinson and others, Kingsway Hall, 8.
- "La Damnation de Faust," Covent Garden, 8.30.
- "Wild Decembers," Apollo Theatre.

SATURDAY, May 27th—
- Conference organised by the Committee for the Relief of the Victims of German Fascism. Speakers include Miss Ellen Wilkinson and a German refugee. Essex Hall, Strand, 2.30.
- Folk Dancing. Oaklands International Hostel, Hildenborough, Kent. Also on May 28th.
- Irene Scharrer, Wigmore Hall, 3.
- "Diplomacy," Princes Theatre.

SUNDAY, May 28th—
- John A. Hobson on "The Popular Mind," Conway Hall, 11.
- Kreisler, Albert Hall, 3.
- Lt.-Col. H. St. Clair Smallwood on "Japan and Her Interests in Manchuria," Guildhouse, Eccleston Square, 3.30.
- P. Sloan and F. L. Kerran on "The United Front," Willoughby Hall, 1 Willoughby Road, Hampstead, 7.30.
- "Easter," Grafton Theatre.
- "The Call of Youth," Royalty Theatre.
- "Our Little Old Lady," Everyman Theatre.

MONDAY, May 29th—
- "Tosca," Covent Garden, 8.30.

TUESDAY, May 30th—
- Miss Marie Butts on "The International Bureau of Education in Geneva," Friends House, Euston Road, 1.20.
- Mock Trial on "Endangering the Sanity of Mankind." Prosecutor: Mr. G. K. Chesterton. Defendants: Sir Reginald Blomfield, Sir William Rothenstein, Mr. Eric Gill. London School of Economics, 5.30.
- "La Damnation de Faust," Covent Garden, 8.30.
- Szigeti, Wigmore Hall, 8.30.

WEDNESDAY, May 31st.—
- "La Boheme," Covent Garden, 8.30.

THURSDAY, June 1st—
- "Don Carlos," Covent Garden, 8.
- Dr. Edith Summerskill on "Maternity Care, Contraception and Abortion in the U.S.S.R.," London School of Hygiene and Tropical Medicine, Keppel Street, Gower Street, 8.15.


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# Current Literature

## BOOKS IN GENERAL

I WAS once introduced to an American lady who told me that she was engaged in writing the lives of the great composers of the world, treating them purely and entirely as men without dwelling in any way on their musical attainments. "*I have shown Beethoven just as the simple man he was, apart from his work, and I shall show Mozart and Berlioz just the same way. I do not mention their compositions at all if I can find a way round doing that. And, of course, I never venture on any musical critiques.*" The series, of which she had written several volumes, had been, I gathered, a success, popular in the remoter parts of her country, where the inhabitants were too modest to tackle the great on their own ground, and the authoress was considering moving on to the great painters with whom she was just as well qualified to deal. I mention this lady at the outset because she had found one solution, and the only possible one for her, of the great difficulty which besets biographers when they attempt to deal with genius. Unless the biographer is to follow her example and ignore it, he will find himself very restricted in his choice of subjects. This is happening more and more to-day when, thanks to a great artist who made biography his medium, an appetite for information about great and remarkable men has been awakened in the public and an enormous number of biographies have been written. Many of these are good, the bad no one need bother about, but a general tendency to be regretted is just this unfortunate difficulty in the choice of subjects. They are usually men who have influenced mankind directly, or else have merely touched the popular imagination without influencing anybody at all. Such men are kings and queens, soldiers and politicians of all descriptions, famous beauties, adventurers and scoundrels. I don't doubt that Casanova deserves the two biographies which are being consecrated to him this year, or that they are admirable works, even if his own version of his life, which is his sole claim to immortality, cannot be surpassed. But it is a pity the men who had ideas in their heads should be ignored precisely because of the difficulty of presenting ideas adequately. The people who have changed the world very much have usually done so indirectly; they have led quiet lives, working very hard making experiments and developing their ideas, the histories of which are often unrecorded. Such are the scientists and, though far more interesting to us than politicians and other charlatans, they are almost impossibly difficult to write about.

* * *

The difficulty is not that scientists have led quiet, humdrum lives. It is simply that they have occupied themselves with subjects which are hard to understand and harder still to make clear to others. The life of William III, for example, is interesting enough and is full of problems, but the difficulties of dealing with them are seen to be child's play compared with writing a life of Newton. Not only must the development of Newton's thought be made clear but the vast extent of it must be first understood and then explained, and his relationship to the science which preceded him, and his influence on the men who came after him, made clear. It would take another Newton to do it. Yet something short can be attempted. In *Great Men of Science* (Bell, 12*s.* 6*d.*) Professor Philipp Lenard of Heidelberg, himself an internationally famous physicist, now in his seventieth year, has written an admirable collection of short biographies. He has occupied himself chiefly with physicists and chemists, and the three or four biologists he has included look rather lonely The fault to be found with Professor Lenard is that he presents the scientist invariably in the same light: that is as the patient selfless searcher after truth, hampered on every side by the greediness of mankind, and that a certain spartan virtue is found becoming in them all. For the most part his essays are concerned not with the lives of the great scientists but entirely with their contributions to scientific thought. Thus all we are told of one of the most extraordinary of mankind is that: "Henry Cavendish belonged to one of the oldest and richest families in England; he lived almost continually in London, in solitude and great retirement, devoted entirely to science."

* * *

But suffering and poverty make a greater appeal than eccentricity and wealth, and Professor Lenard is far more expansive in his description of Robert Mayer, the unfortunate discoverer of the law of conservation of energy and of most of our ideas about energy and heat, and the reasons why heat is given off during some chemical combinations and absorbed during others:

> Mayer's peculiar cast of mind had remained uninjured by his previous training, for this training had never included a school or University course in physics or mathematics, so that his original freedom of mind to follow his own line of thought had never been interfered with, and books had not been used for examination purposes, but simply as sources of facts.

The son of a German apothecary, he went out to the East Indies as a ship's doctor.

> In Java he was obliged, on account of illness among the crew, to let blood, and he was surprised and astonished to see that the blood was bright red, although it was not taken from an artery. This was the great event in Mayer's life; from this point everything that he had hitherto considered took on a new form in his thoughts; causes and effects appeared to him quite suddenly to enter into hitherto unknown combinations. He then began for the first time in the autumn of 1840 at Surabaya in Java—to think as we are accustomed to-day—about the energy principle.

In 1842 he published a first statement of his results and three years later a full account, but he received absolutely no recognition at all. Men of science appropriated part of his work and, when he attempted to assert his priority, he was ridiculed or denied a hearing. His health began to fail and he went into a sanatorium where he fell into the hands of an enthusiast for the strait-waistcoat who clapped him into one. He was too ill to leave the hospital and it was thirteen months before he could recover his liberty, during which he was treated for megalomania—for believing, that is, that he had made the great discoveries of which he had already published completely convincing accounts with full experimental proofs! An attempt at suicide, by jumping out of a window thirty feet above the ground, severely injured his legs, but he survived his misfortunes and was able to practice in obscurity as a doctor. A lecture of Tyndall's at the Royal Institution led to Mayer's enjoying a few years of public recognition before his death, but his great discoveries are still frequently attributed to others. He had paid dearly in Germany for working outside a university.

* * *

A very different sort of book is *Men Against Death* by Paul de Kruif (Cape, 12*s.* 6*d.*). It is vulgar and scarcely readable, which is a great pity for it might otherwise have been very good indeed.

> When you looked into his laboratory, regarding its appalling messiness, you'd wonder at the sureness of Bordet's facts. When you looked into his dreamy blue eyes you might wonder how he noticed anything. But there was nothing that got by him, and now, wasn't this funny? That old preventive goat-serum—when you mixed it with cholera bugs—couldn't kill them, no. . . . But watch it now. It did do something marvellous. It made those swarming devils stop right in their tracks as if they'd been shot.

A style like this makes even familiar facts look strange and soon gives one a headache. Yet De Kruif has had a good idea and, in particular, the discovery of *spirochaete pallida* and the methods evolved for extirpating it from the human body are both emotionally moving and intellectually thrilling. De Kruif's mistake is to pretend that they are vulgarly dramatic. However, I thought the account of Wagner-Jauregg, whom I knew nothing about, was better than the accounts of men with whose work I was familiar. It is a book that every one writing a biography should have a look at, as it is a perfect warning of what follows an attempt to translate reasoning into emotional terms.

DAVID GARNETT

# NEW NOVELS

**Peter Abelard.** By HELEN WADDELL. *Constable.* 7s. 6d.
**The Stream.** By BEATRICE MAYOR. *Putnam.* 7s. 6d.
**The Lord of Life.** By NEIL BELL. *Collins.* 7s. 6d.
**My Sister My Bride.** By CYRIL HUME. *Heinemann.* 8s. 6d.
**The Young People.** By J. D. BERESFORD. *Collins.* 7s. 6d.
**The Rest is Silence.** By C. and M. SCHARTEN-ANTINK. *Rich and Cowan.* 7s. 6d.

The unhappy complaint of scholars that Abelard is known chiefly because he seduced his friend's niece and paid dearly for it, and not because of the part he played in the rationalisation of medieval religious doctrine, is no longer justified. For Miss Waddell has written in novel form an allusive commentary on the story of Abelard and Heloïse which pays tribute to the learning of the learned. She has placed the appropriate shadows and associations around the tragedy, enclosing it in the no less moving tragedy of its witnesses. To me the private tragedy of Abelard is artistically imperfect. Abelard and Heloïse may console themselves, the one with his faith, the other with her resignation; but Gilles de Vannes, the obese, Rabelaisian and humane cleric who, in the novel, has seen their love opening before his eyes like a flower, as if in old age life had come forth at last to justify him, is left with his humanism and reason smashed to pieces. The world has become a wilderness of unreason. Man is eternally crucified. Wisdom and tolerance are unavailing. It is the supreme tragedy.

This is the unique merit of Miss Waddell's excellent novel, that by saturation in the essential juices of the period she has imbibed both the sweet and acid things of its religious mind, and has written its divisions over the fundamental issue between spiritual and fleshly love, in its own terms. If she had kept strictly to the private tragedy of Abelard and Heloïse the book would have ended with their parting or their death. She might have narrowed it down and given it a romantic justice by hint of bones united after centuries in Père Lachaise. But she has seen in the horror of Abelard's mutilation the fact which not merely gives the story its excruciating turn of the screw but the fact which makes it imperfect tragedy. There is no unmistakable element of inevitability in Abelard's story. There would have been clean-cut poetic justice, a sort of reasonableness in vengeance to the death, and though Gilles de Vannes would have deplored it he would have understood. But to brutalise a man into a living death is to leave horror festering in the mind; agony long drawn out humiliates and not exalts its victim in the eyes of the spectator. Not the personal downfall of Abelard but the collapse of reason before something primitive and irrational—this view of Miss Waddell's is both superbly fitted to the irony of an age struggling against the gods it has created, as to the private story of Abelard.

Her narrative follows closely the historical version. The style is serious, subtle and poetic, and carries a pleasingly robust humour. Sometimes her allusiveness is distracting, but it stipples and breaks up her learning. One might complain that Abelard himself is a series of fugitive impressions rather than a man four-square upon the page. But the nature of her approach justifies her. I do not often have the luck to read a novel anything like as absorbing and satisfying. Its chosen limits intensify the pleasure.

The majority of the contemporary novels seem to be written by people who can note down what they see but have little or nothing to say about it. There appears to be an army of people equipped with eyes, ears and pens and not much else. *The Stream* is an unusually good example of the eye, ear and pen novel, and it is no more than that. Writing in the first person an actress is made to expose her selfish, restless and muddled temperament, and her incompetence in letting the husband whom she loves, in her fashion, slip out of her arms. The self-exposure is well observed, irrelevance is whittled down, and judgment is left to the reader. Women novelists easily surpass the males in their ability to sort out the superficial subtleties and differences of character, so that one observes like a gossip without feeling the slightest temptation or obligation to be drawn into the drama. Miss Mayor is concerned, also in common with most contemporary novelists of her sex, with defences and manners. She observes, for example, not how parted lovers feel when they meet again but what gestures they make in order to *manage* their feeling. We used to make the high spots very high at one time; now, like the "Blues," they are flat:

> She has just said: "I would walk round the world if I knew that at the end I should be shown the meaning of life. I gladly would. And now don't let's talk." She is hunting about for blankets.

It is a clever trick, but it has its monotony.

*The Lord of Life* is an amusing book, and would have been much more amusing if the author had been certain of what he was going to do. When he conducted Sid Larkin from a squalid childhood in the ham and beef shop and made him one of a party which alone survived in the world; when a scientist split the atom and the earth was thrown off its orbit, he was obviously in the wake of H. G. Wells, but with the fatal disadvantage of not having a full stock of sociological and ethical beliefs which would give the disaster point. The little community sees itself as the creator of a new human race, but as there is only one woman survivor to go round the story becomes focused in the comedy of her inability to produce any girl children. This anti-climax, instead of keeping its place, absorbs the rest of the book. Mr. Neil Bell has a good deal of ingenuity, but he is apt to be so dazzled by his original ideas that he can do nothing with them. Nevertheless, he manages to maintain suspense and I read to the end.

*My Sister My Bride* is my idea of a vulgar book. Mr. Hume takes a dubious painter forty-five years of age and makes him fall in love with an ingénue in her teens. She is going to be an actress. His son and he quarrel about the girl and she commits a surprisingly efficient suicide. The dialogue—his strongest point—is extraordinary; now it is smart back chat rippling away with little point, then there are periods of the dry, defensive and picturesque American vernacular: good in themselves, but quite destructive of the profound delicacy required of the theme which is, after all, a sad if not a tragic one. And finally, to retrieve the story for a prettier plane, he writes something like Barrie baby talk. There is only one really good character in the book: the painter's housekeeper; but glib and tender writers have a way of neglecting characters who threaten them with reality. Instead, in an odour of perspiration and scent, which a lot of conversation about Shakespeare cannot waft away, we arrive at the odour of suicide, sanctity and violets. Novelists should approach the ingénue with great caution. I am afraid a large public awaits this uncomfortable book, for its name will almost certainly be called wonderful.

This younger generation obsession of the older generation shows no sign of abandoning its errors. It lasts largely because it was born in print, baptised by John Galsworthy, and confirmed in the imagination by the lesser trilogists and family chroniclers. Has no one in any other period of history been young before? The answer is, I suppose, that in Victorian times only the young were young, but that now the old are competing. This is made clear, though not consciously, by Mr. J. D. Beresford. The Hillington parents of the final volume of his trilogy are full of theories about the young, and his young are the two dimensional extensions of his theories. He is dealing in types, the frivolous, the promiscuous, etc., as if character, young or old, were as simple as that. By the time the trilogist gets to his third volume he has only opinions left and the question of emotional development is forgotten. He plants his flowers, then at once takes them out to look at their roots, and, forgetting to put them back again, criticises them for not growing. Mr. Beresford is not, however, a novelist to be despised. He is confident, intelligent, acute and capable, and he has the art of making the problem interesting even if his commentary is misleading.

*The Rest is Silence* is also the work of capable hands, although a mild strife between its romantic and realist elements is a sign of the collaboration of two imperfectly attuned feelings about the theme. The authors are Dutch and the characters and scene Italian, and this accounts for a poetic romanticisation of their story. If they are not profoundly inside their people they are pleasingly shrewd in observing them. Paolin, a peasant and poacher, is imprisoned for the attempted murder of his wife's lover. There is a good touch in Paolin's inability to convince the judges of the inconsistency of punishing him for killing the man he hated, when he was permitted to kill people he had no quarrel with in the war. His sexual passions torment him in prison, and then begins a purely romantic worship of a woman prisoner whose lover he becomes when he is finally released. She sickens and dies and he returns wretchedly to find his loathed wife in his home. Paolin's life in prison is very well done. In the hands of the realistic collaborator the essentials of peasant character are well imagined. There is a good vignette of the prison Governor, a drunkard who keeps tamed birds and is lost in an amiable and vague helplessness.

V. S. PRITCHETT

## JOHN D.

**God's Gold. The Story of Rockefeller and His Times.** By JOHN T. FLYNN. *Harrap.* 18*s.*

John D. Rockefeller is economically important as the supreme example of the successful monopolist; he is socially important as the supreme example of the Christian business-man. Mr. John Flynn has written a long and fully documented study of him in both these capacities. A representative of the Rockefeller family examined his manuscript and submitted 180 suggested corrections and criticisms, sixty-four of which after careful discussion Mr. Flynn was able to adopt. Throughout his book he seems to have succeeded in preserving a remarkable impartiality. For many years Rockefeller was the most hated and attacked man in America, but he has survived the thousands of rivals and " small men " whom he ruined, and the sins of the all-devouring Standard Oil Trust have been replaced in the public imagination by the benefits of the Rockefeller Foundation, which has given 750 million dollars to educational, religious, and scientific institutions. At the age of ninety-four " John D." has become a legendary figure, playing golf, giving dimes to children, and chatting to his simple neighbours, an eccentric survivor from the pirate age of American prosperity, with the terrifying appearance of a mummy, mottled, withered, *sans* hair, *sans* eyebrows, and *sans* heart.

The genealogists have discovered that he is descended from Coligny and the Plantagenets, but historians will be content with relating that he was born in 1839 in a village in the State of New York of German stock which had come to America more than a century previously, and that his father was an itinerant quack who claimed to cure cancer. At the age of sixteen, when John D. was earning seventeen dollars a week, he already gave a tenth of his income to religious charities. The Lord rewarded him by showing him the waste entailed by competition in the distribution of kerosene oil. He detested waste, and he became the richest man in the world. " I had no ambition to make a fortune. I saw a marvellous future for our country, and I wanted to participate in making our country great. I had an ambition to build." He has been accused of having originated no technique, of always seizing and using the ideas of others, pipe-lines, tank-cars, refining processes. But he perceived with unique force the methods by which monopoly could be obtained, and he pursued these methods with relentless and undistracted skill. He was, in Mr. Flynn's words, " a master assayist of human ability. . . . The Standard Oil Company has always been spoken of as a combination of capital. It was that, but, far more important, it was a combination of brains." Mr. Flynn has an amusing passage about the disreputable origins of the great American fortunes, the fraud and corruption which went to make the riches of the Astors, the Huntingtons, the Carnegies and the Goulds, the parasitic if not always utterly dishonest methods of the Morgans and the Harrimans. The men whom Rockefeller dispossessed were most of them no more delicate in their methods than he was himself; they were merely less persistent and less imaginative. He was the big shark who gobbled up the small ones. He offered his competitors stock in the Standard in exchange for their interests. If they accepted, they became rich. If they refused, they took the consequences. The Baptist Church pronounced officially that the Oil Trust was begun and carried on by Christian men. " They were Baptists, and the objects and methods of the Oil Trusts are praiseworthy." Actually these praiseworthy methods anticipated the later technique of the gangsters and racketeers. The Buffalo Lubricating Oil Company, for instance, was started to compete with the Vacuum Company, whereupon its plant was destroyed in an explosion arranged by the directors of Vacuum. There was a scandal, and Mr. Rockefeller, forced into the witness-box, testified that his Standard Oil Company had nothing to do with the Vacuum Company. In fact the Standard held three quarters of the Vacuum stock. Whenever a particularly discreditable action on the part of Standard employees was discovered, Mr. Rockefeller disclaimed responsibility, but he appears never to have dismissed the guilty parties for their excess of zeal. Archbold, who had been convicted of shameless bribery, was the man he chose to be his successor as president of the company.

A more effective method than explosions was the enforcement of discriminatory rates on the railways that carried oil. Not only did the Standard rebate on all their oil carried, but they received a " drawback," that is to say a percentage of the rates paid by their competitor, so that the other oil companies paid tribute to the Standard for every barrel they despatched. " God gave me my money," Rockefeller said. " I believe the power to make money is a gift from God. Having been endowed with the gift I possess, I believe it is my duty to make money and still more money, and to use the money I make for the good of my fellow man according to the dictates of my conscience."

During most of his active life John D. neglected public opinion. He had his conscience to support him, and the Baptist Church. But about 1905 he began to consider putting his side of the case. Already in 1892 he had presented Chicago with a University; he now gave money to the Congregationalists, and soon eminent publicists and editors like Walter Page were placed on the boards of his charitable Foundation. The newspapers reported his philanthropy instead of his rapacity, and a professor of the Literary Department of Chicago University proclaimed that Mr. Rockefeller was superior in creative genius to Shakespeare, Homer, and Dante.

The monopoly of oil obtained by the Standard Trust was really a rationalisation of the industry, and disgusting as the methods employed often were it now appears a valuable process in the evolution from disorganised grab to the employment of natural resources for the public good. But there are two further points. The first is that three-quarters of the Rockefeller fortune did not come directly from his successful scheme for cornering kerosene, but accidentally accrued from the later demand for petrol. The second is that Rockefeller and his partners took from the industry twice as much as all the workers employed in it, and this in spite of the fact that they paid unusually high wages. To John D. this seemed right. On one occasion he refused to give his employees a holiday on Labour Day. " Instead of spending money on amusements my employees will have an opportunity of adding to their savings. Had they been given a holiday, money would have been spent foolishly." This is a characteristic saying of a man who lives on an estate of more than feudal magnificence, the land alone of which is worth fifty million dollars. His Puritanism purifies his gold. " Don't be a good fellow," he used to say to his Bible class. " I love my fellow man and take great interest in him. But don't be convivial. . . . Don't let good fellowship get the least hold on you. If you do, you are lost, not only you but your progeny, your family for generations to come." If only you avoided conviviality, it was absurd to suppose you could not be a faithful servant both to God and Mammon. He was himself the richest man in the world, and one of the most pious. Mr. Flynn points out that all the New York multi-millionaires of the 1900's except Carnegie were churchgoers, and suggests that so far from their religion being a handicap to their money-making it was a help to be brought up on stories of Jacob and Joseph and the material prosperity of the godly. More probably their piety was useful in keeping them from more expensive and distracting forms of recreation. But the Protestant idolatry of the Old Testament is certainly in part responsible for the moral ugliness of a Rockefeller and a Ford. *God's Gold* is altogether an amusing as well as an instructive book, which I recommend to all connoisseurs of human obliquity.

RAYMOND MORTIMER

## THE BARN DOOR

**Looking Back. An Autobiographical Excursion.** By NORMAN DOUGLAS. Limited edition, two vols. *Chatto and Windus.* £3 3*s.*

What a lot of birds on the big barn door! We marvel sometimes at their plumage, oftener at the skill which transfixes them, oftenest at their number. What a lot of little birds! Here are sparrows, orioles, hoopoes, peewits. What larks! They have not been slaughtered wantonly, like the poor hens whom Mr. Douglas encountered at Baalbec, they are merely the trophies of the natural man, besides offering a warning to vermin. Some of them are no larger than a feather and a label, others have been purposely misnamed, in order to avoid certain consequences. We saunter by, amused and complacent, and thinking " there but for the grace of Apollo. . . . " But perhaps we are gracelessly there. Perhaps we are " Nurse Ethel Ingram, L.S.O.," or " Mr. Thomas Plunkett," and have not recognised ourselves under their disguise. Nurse Ingram drank and brought actions. Mr. Thomas Plunkett was a bore about spirals and lyrics, and though he is said to have died at Boulogne I feel uneasy. He offered only an egg at lunch. No wonder he gets nailed. From poor birds Mr. Douglas expects only an egg. He is a reasonable man, and his definition of poverty is reassuring: under £1,000 a year. But let those who aren't poor stump up and provide expensive food, and properly

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cooked too. Mr. Thomas Plunkett failed in hospitality, and there he is on the barn door, his beak agape at the Mediterranean sun, as if still reciting one of his own poems.

The scheme of *Looking Back* is so simple that one is enraged at not having thought of it for oneself. Mr. Douglas possesses a Japanese incense burner, in which have accumulated half a century of visiting cards. He has emptied it out, and has taken up some of the cards at random, and has followed them wherever they lead him into the past—to his Scottish ancestry, to his school days at Uppingham and Karlsruhe, his diplomatic service in Russia in the 'nineties, and to the Mediterranean world which is his present as well as his past, and which, he fears, is unlikely to survive him. The shadows of idealism and fussiness which have long darkened the north are falling southward now, even Naples has become self-conscious and organised, even Capri gets cleaned up. The visiting cards of the future will not evoke radiant memories; indeed with a telephone rampant at every bedside who will bother to drop cards? These considerations sadden Mr. Douglas as he shakes his incense burner, but he is as a wise god shuffling through the leaves of autumn, and remembering the sunny days through which he has lived. At all events he has had a good time. And he is glad that a few other people have had it too. As for Socialism, "Are we never to learn that it has its roots in envy and nothing else?"

So let us pass on, and continue to enjoy the display. If, so to speak, the big barn door was opened and we were invited to step inside, things might not be so enjoyable, they would certainly become more serious. But Mr. Douglas keeps firstly to the exterior. He has always been interested in the outside world, and has paid more attention to its impacts on his senses than to the growth of his soul. Consequently, when he looks back it is not upon the depressing tangle of hopes, fears and aims which clog the introspective, but upon such concrete things as snubs, geological specimens, delicious meals, disparities of income, unexpected kindnesses—all the countless and incompatible events which stream past us as we shuffle to the grave, brushing our cheeks, tickling our ribs, boxing our ears, and finally knocking us out. That there is "something further" inside the big barn, and indeed inside anything, may well be argued, but why argue? Vitality, wisdom and wit carry us on, and though *Looking Back* is a book for the elect and published at their price it is also a credit to humanity. Its individualism is of a sort which helps us all and which only the narrowest and the loftiest of critics could call selfish. D. H. Lawrence, Mr. Douglas thinks, "opened a little window for the bourgeoisie. That is his life's work." Mr. Douglas encourages each of us to open a little window for himself, and, though he would probably deprecate the compliment, he has done the human race an immense amount of good, and done it as a pleasure. That is his life's work.

E. M. FORSTER

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## THE PROFESSIONAL CLASSES

**The Professions.** By A. M. CARR-SAUNDERS and P. A. WILSON, Oxford. *Oxford University Press.* 25s.

Of the high value of this book there can be no sort of question. Nowhere else can be found either so succinctly or so attractively set out the history of the main professional bodies in England. As a descriptive compendium of its subject, the volume is unrivalled.

The authors do not refrain from criticism of the material they set out, and there is in every chapter a body of observations on the habits of the professions which are always pertinent and important. This is particularly the case with the legal profession the standards and organisation of which are subject to an analysis all the more devastating because of the quiet thoroughness with which it is done. In a lesser degree the same is true of the admirable account of the medical profession.

What, I think, is lacking in the work is a considered social philosophy upon which to assess the total results of the survey made. No one can read these pages without the sense that a large part of the practice of the professions is the outcome of their existence in an unequal society. Entrance into the professions, tests of competence, methods of government, relationship to change, are all of them born of the fact that, as a general rule, access to them is a function of a fairly definite financial position in society. The authors are not unaware of this; they insist that the "building of bridges between knowledge and power" is essential to the proper functioning of the professions in a democratic society. But they do not discuss the problem of how far the practices they criticise are in fact born of that inequality in access to the professions which is an expression of the social order in which we live. So long as they are mainly recruited from the middle class, it is inevitable that their habits should express the social outlook of the middle class. So long as lawyers, engineers, accountants, to take only the more notable instances, are bound to the chariot-wheels of vested interests whose life depends on inequality, it is inevitable that they should share the outlook of those to whom they must mainly look for business.

What, therefore, does not emerge from this analysis is a considered view of the relation of professionalism to public well-being. Professor Carr-Saunders and Mr. Wilson make many admirable particular suggestions; they hardly indicate a general philosophy. They are, for instance, very naturally disappointed at the lack of an organised relation between the legal profession and the problems of legal change. But had they stopped to consider the necessary relation between law and the economic foundations of a given society they would, I think, have been able quite naturally to explain the position, and to draw from it inferences of importance. The great value of Mr. and Mrs. Webb's *Industrial Democracy* lay in the fact that, knowing the kind of future society they wanted, they were able to assess trade union practice in its terms. That attitude is absent from this book, with the result that, valuable though it is, it is lacking in an ultimate coherence.

It is also, I suggest, a pity that many of the problems here discussed have not been dealt with on the comparative method; foreign experience would again and again have illuminated the results at which the authors have arrived. Is it, for instance, the absence of closed corporations like the Inns of Court which have given the great law schools of the United States their important influence in promoting the reform of the law? Is the status of the teacher in France more dignified than it is in this country because our distinction between "public" and "private" schools hardly exists there? Is the growing American habit of the full-time professor of medicine more fruitful in its results than our system of attaching eminent private practitioners to hospitals the governance of which is in large degree a social function? I regret, too, the omission of any considered discussion of the

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problem of the university teacher and his organisation; clearly, recent events upon the Continent have made this a matter upon which the authors' views would have been of high value. Do they think, for instance, that the ease with which *lehrfreiheit* has perished in Italy, Russia and Germany is a function of the control of universities by the state? Would it be easier to persuade Oxford and Cambridge, with their syndicalist government, to fight for a tradition of freedom?

Nothing of this criticism detracts from my sense of the high importance of the task Professor Carr-Saunders and Mr. Wilson have performed. They have taken the problem of the place of the expert in social organisation on to new ground by giving us, for the first time, a masterly account of the actual facts we confront. It is pioneering work of great value. It will render the evolution of doctrine upon their theme a much more easy function in the next years.

H. J. L.

## A MARINER'S MIRROR

**Log of the Sea.** By FELIX RIESENBERG. With an Introduction by ALEXANDER BONE. *Cape.* 10*s.* 6*d.*

**Mother Sea.** A Novel by FELIX RIESENBERG. *Gollancz.* 7*s.* 6*d.*

Sailormen who take to writing books are only less rare than literary men who become professional sailors. Yet it is, on the whole, surprising that we meet so few of them. Most ships, nowadays, carry a small library; the opportunities for meditation are unlimited; and the most casually kept note book should afford a veritable gold mine of subjects for essay and fiction "plots." The sea—it may be stated quite bluntly—is the home of romance: even the most hard-bitten sailorman will admit that soft impeachment, if you get him in the right mood, while ashore.

> When a mariner has taken his ship into the port of Palos without any other reason than that he wanted to anchor where Columbus had anchored before sailing to discover America, you can believe that such a man has a romantic soul.

So writes Captain Alexander Bone in a breezy introduction to Captain Riesenberg's delightful little book. The book consists of brief sketches and memoranda, put together during a long career at sea, and ranging from the days of sail to the loss of the *Vestris* and a visit to "Rum Row." Most of the yarns are short, told in crisp, nervous prose, as though the skipper were walking the deck with his chief mate, or a favoured passenger waiting for the steward to announce dinner. They all have distinction. You know at once that you have met one of those rare sailormen who can put his thoughts instantly and deftly into words. The quality of such a book—a mere, chancy selection of personal observations—can only be indicated by quotation, and, when it comes to quotation, it is difficult to know where to begin or end. But we may take leave to quote a few sentences from Captain Riesenberg's essay on Admiral Mahan, who is (rather unexpectedly) one of his heroes:

> Communications have bled the world of its mystery; speed has shrunk us to the proportions of a parish; all about people have set up congresses and parliaments and courts; the air is loaded with the talk of politicians. Mahan, if he were alive to-day, would be sending out hot shot from his heavy gun. It is just as well, perhaps, that he passed on before the turn of the tide.

But Mahan would never have been able to write like that in a dozen lifetimes. Captain Riesenberg has style—of which the chief feature is that he never wastes a word. And he has ideas, as witness his opening chapter, entitled "Rotten Row," and his notes on the loss of the *Vestris*, originally published in the *Nation*.

But a novel is another matter. It has fallen to the lot of the present reviewer to read quite a number of novels written by ships' captains who have turned to fiction after leaving the sea. And the reluctant verdict is always the same. The adventures of Clyde Nicholson, Captain Riesenberg's unlucky hero, first in command of a sailing ship which was wrecked in a hurricane, next as officer of the watch on an up-to-date liner which grounded in a fog upon the Manacles, finally as captain of a tramp steamer which lost money consistently—until it picked up a valuable derelict only a few days out of port and so achieved a "happy ending"—all this is vigorously and convincingly told. If Clyde's prolonged silences remind us a little too strongly of some of Seton Merriman's heroes he is, at any rate, a man, and both he and the principal members of his crew are made to live in these stirring pages. But the girl who waits—or rather, fails to wait—for him ashore is quite frankly unconvincing. Such women exist only in the cynical imaginations of ill-used sailormen. The dockside scenes in New York harbour of the 'eighties and 'nineties are almost as well described as the scenes at sea; but the farther we get from the ships' sides the less we believe in the story. Yet it has a swing to it. It is far more readable than any land-lubber's story of the sea. And the two books, taken together, are a contribution to contemporary literature sufficiently notable to make us hope that Captain Riesenberg will not be deterred by any defects in his heroines, but will go on and give us more.

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**Essentials of English Grammar.** By OTTO JESPERSEN. *Allen and Unwin.* 8*s.* 6*d.*

When this reviewer first went to school at the age of six, one of the facts he almost immediately acquired was that "Grammar is the art of speaking and writing correctly," with the further elucidation that the parts of grammar are "Orthography, Etymology, Syntax and Prosody." Probably these impressive definitions were due to that worthy American Lindley Murray, whose English Grammar of 1795 was still authoritative at the period in question. It is characteristic of our national attitude to the subject that we had to wait for an American to give us the first real codification of recognised English usage in the matter of speech, and for another American, Noah Webster, to provide us with the first dictionary approaching the modern ideal of what a dictionary should be. Already in the age of Murray and Webster the American language was departing sufficiently from the mother-tongue for these writers to be able to take the sort of outside view which is essential to accurate observation of speech habits. But Murray was still too much handicapped by the possession of a language naturally acquired, and by the Latin tradition out of which English grammatical rules had developed, to be able to adopt the purely objective attitude. This was left for the distinguished Danish scholar who has done more than any living writer to clear up the obscurities of our speech problems.

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in our own country. This is perhaps due to the nature of the language, or rather to that transformation into a practical but ungrammatical jargon which has been wrought in it by the national temperament. Latin grammar was, until quite recent times, held in high esteem, but there never seems to have been a period at which English grammar occupied the unchallenged position which French grammar has held since Vaugelas published, in 1647, his *Remarques sur la Langue Française*:

> Le fondement de toutes les sciences,
> La grammaire, qui sait régenter jusqu'aux rois,
> Et les fait, la main haute, obéir à ses lois!
>
> (*Les Femmes Savantes*, II 6.)

Now Vaugelas, in spite of Molière's gibes, did not go beyond the proper business of the grammarian. Like Lindley Murray at a later date, he only attempted to reduce polite usage to a system. Professor Jespersen applies his vast linguistic knowledge to the same task. His method is inductive and his rules are drawn from the study of examples. He is not swift to condemn, in fact, perhaps hardly swift enough. The usual criterion which the unlettered apply to prose is that bugbear called the "split infinitive," of which Byron is reputed the father and Thomas Hardy the chief exponent in modern times. Professor Jespersen points out that there is no such thing as a "split infinitive," since "the preposition *to* no more belongs to the infinitive as a necessary part of it, than the definite article belongs to the substantive." How would the fanatical non-splitter correct the sentence "He liked to half close his eyes"? This reviewer's criterion is the correct use of *who* and *whom*. Contemporary writers may be divided into the ever-growing majority which does not understand this difference, and the dwindling minority which does. Here Professor Jespersen appears to err rather widely on the side of mercy. We may excuse a pre-Lindley-Murrayite like Shakespeare for writing, "Ferdinand, whom they suppose is drowned," but, when a modern novelist writes (as 99 per cent. of modern novelists do) "I met a man whom I thought was a lunatic," one is inclined to replace Professor Jespersen's rather hesitant "incorrect" by "linguistically obscene."

It is impossible in a brief review to give an adequate idea of this important book, based throughout on historical principles. It will be more useful to the teacher than the taught, and it would be still more useful if the author had not added to the complication of the subject by such terms as adnex, contact-clause, nexus-question, etc., and if a simpler system of paragraph-numbering had been adopted.

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## THE LAST OF THE CLASSICS

**Brahms.** By WILLIAM MURDOCH. *Rich and Cowan.* 15s.

This is a biography, and an analytical study of the complete pianoforte works of Brahms by the well-known pianist, William Murdoch. It is one of the best books on the musician who is often described as the last of the classical masters, in our language, being better, because saner, than the well-known work by the German musicologist, Richard Specht, which Mr. Eric Blom translated into English a couple of years ago. Specht knew Brahms, and his book is one of the sources upon which Mr. Murdoch draws, but Specht was not content to confine himself to facts; he had an incorrigible habit of generalising and philosophising in the muddiest German manner, and the nonsense he has written about Brahms is unusual both in quantity and degree. In one well-known phrase Nietzsche described the music of Brahms as "the melancholy of impotence" and this, properly understood, tells us more about Brahms than all Specht's wordy descriptions.

There can be no doubt now that Brahms was the most gifted of Wagner's German contemporaries, and although twenty years younger than Wagner, being born in 1833, these two composers dominated the music of Europe for the last quarter of the nineteenth century and are still very influential. No musician or critic would deny that Wagner and Brahms were composers of genius, but few to-day would regard them as among the supremely great masters of their art, and it is likely that they will be for ever linked together as examples of genius divorced from virtue, using the word virtue in a non-moral, strictly artistic, sense. The curious thing is that as Wagner's music is almost wholly external, so Brahms' is almost wholly internal; neither is related to that third reality which is represented by nature and man. The absence of this direct relation to "man," "nature," or, if you like, "God," is what I mean by the absence of virtue. It means that the highly gifted musical sensibility which comprises the genius of Brahms and of Wagner is allowed to function for its own sake subjectively without being brought into discipline with any sensibility or life outside its own.

Of course, this is putting the matter in an extreme form to make it clearer, for Nietzsche's phrase, "the melancholy of impotence," must be qualified by Brahms' evident awareness of his own impotence. "You do not know what it feels like," he once said on being asked why he had not yet written a symphony, "to feel the tramp of that giant behind you," referring to Beethoven. The career of Brahms is a remarkable one, for one cannot doubt that although he knew he was greatly gifted he also knew he was not a Mozart or a Beethoven, and he must have been extremely sensitive to his own shortcomings. He hated adulation and excessive praise: "Take it away," he once said at a dinner when his host was to have drunk his health effusively as the greatest of composers, "and bring us a bottle of Bach."

Nevertheless, in spite of his knowledge and his genius, Brahms could rarely in his music get outside himself. Here again he resembles Wagner. Neither of these two musicians of prodigious talent could easily leave their own earth and soar like Schubert, Beethoven, Handel, Mozart, Bach and Haydn outside themselves into some super-personal world. But Brahms was aware of this fact, whereas Wagner, drunk with optimism, believed he was always in the empyrean when he was really climbing up the turrets of King Ludwig's fairy castles. Brahms was an excellent critic, and Mr. Murdoch gives many examples of his shrewd and penetrating remarks which were often extremely biting and disconcerting to the hearer. He was more open-minded than his friends about Wagner, but he described Bruckner as "a swindle which will be forgotten a year or two after my death." One of the best of his remarks is on Schubert. "Yes, there are lengths in Schubert, but they are all to be found on the first page."

Mr. Murdoch's book is furnished with a full index of Brahms' works, a bibliography and some excellent illustrations, among which is a rarely reproduced but very interesting portrait of Brahms at thirty-five before he grew a beard.

W. J. TURNER

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## SHORTER NOTICES

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Such accumulations of murders are unveiled every season and tracked down, with meticulous detail, to the least likely person and the most fantastic weapon, that the shooting of one Oxford don by a college associate with the available revolver is faintly shocking. The dovecote of "fans" will be fluttered by Mr. Masterman's boldness in relying on psychology rather than on clues, but they cannot deny his competence. Instead of reverting to the muffled intricacies of Wilkie Collins, which would seem to be the alternative to the scientific detective story, he has put flesh on the modern bones and written a story full of wit, observation, humanity, and, above all, of atmosphere. The imaginary college of St. Thomas' is as lively a creation in its way as Trollope's Barchester. The hesitating don who describes the tragedy, the humane sleuth from Vienna and the rest of Common-Room society are additions to serious fiction.

**Second Innings.** By "COUNTRY VICAR." *Hutchinson.* 10s. 6d.

**The Brighter Side of Cricket.** By R. C. ROBERTSON-GLASGOW. *Barker.* 6s.

*Second Innings* is a sequel to "Country Vicar's" *Cricket Memories*, and so far as first-class cricket is concerned the essays cover the period from 1921–1932. In his reviews of the most important matches of the last decade the author, for all his belligerent party spirit (he never loses an opportunity of identifying himself with Cambridge, Yorkshire and England), is scrupulously just and generally convincing—though he is not unwilling to "have a go" at Lancashire for taking advantage of the rule permitting qualification by residence. It seems, moreover, to the present reviewer that he has been a little bit harsh to that very great cricketer Armstrong. The accounts of these matches will, of course, be found in *Wisden*, so that the interest in having them retailed here lies in the personal and intelligent criticism of a highly articulate member of the general public. But, on the whole, one is ready to agree with Mr. Chapman (who contributes a foreword) that the author's excursions into village cricket, and those allied incidents which never appear in official almanacs, are to be preferred. In any case, his essays, serious or slight, make very enjoyable reading; and the photographs with which the book is illustrated are excellent.

Mr. Robertson-Glasgow, besides being a cricketer of the first rank, is a scholar and wit. The articles which have been gathered together to make *The Brighter Side of Cricket* come, for the most part, from *The Cricketer*. They are lively and entertaining, and were well worth while collecting. In these days of matches resolving themselves into a grim struggle for first innings points, it is refreshing to read that the only reason for cricket is fun. Mr. Savory's illustrations are admirably in keeping with the light-heartedness of the text.

**Raggle-Taggle: Adventures with a Fiddle in Hungary and Roumania.** By WALTER STARKIE. *Murray.* 10s. 6d.

In an old and nondescript suit with hat to match, and little impedimenta save a fiddle and his passport, Professor Starkie passed through Hungary and Roumania consorting and at times even living with the gypsies, if not exactly as one of themselves—his blondness forbade that—at any rate as an itinerant musician with nothing but his music between him and shelterless starvation. It is true that at certain stages of his journey money awaited him and he was able to frequent professional and other society, but between these bursts of opulence he lived a wandering minstrel on his minstrelsy. Whether travelling with his gypsy friends or alone the Professor found that his fiddle was a sure passport to the friendship of the peasants. At the unconventionality of his approach the barriers were down and he saw Magyar peasant and lord as they are, and brings them most vividly before us. Often as we read we are back again in the Middle Ages, for pageantry has survived and the old spirit remains, and the robust Chaucerian flavour of some of Dr. Starkie's tales heightens the illusion.

**A Fitzgerald Medley.** Edited by CHARLES GANZ. *Methuen.* 15s.

In all literature there is probably no one, not even Johnson himself, who compels our attention and affection personally as Fitzgerald compels it. The Omar has curiously little to do with our allegiance. So far as the man Fitzgerald is concerned that masterpiece remains a happy accident. It is the Fitzgerald of the letters, whose flair for friendship held such touchy geniuses as Tennyson and Carlyle in thrall, who still exercises upon all who meet his inquisitive, sensitive, and critical spirit the old magic. In Mr. Ganz's medley of well-known and little-known Fitzgeraldana there is much that will be new even to his admirers, yet it is not for intrinsic value of these resuscitated works that we welcome them, but simply for the fact that they are his. Mr. Ganz opens with a skilfully compiled study of Fitzgerald as yacht owner and partner in a lugger with his friend "Posh"; and goes on to give us the collection of sea-words and sea-phrases he picked up from his long-shoremen friends; a version of Little Nell's Wanderings (from the *Old Curiosity Shop*) written for children; an article on Percival Stockdale contributed to the *Cornhill*; and a volume of juvenilia poems and metrical paraphrases from the French published by Fitzgerald in Paris at the age of twenty. The collection of sea-phrases is perhaps the best thing in the book; but the most delightful is the introductory in which though there is nothing new Mr. Ganz shows us Fitzgerald as the lovable eccentric he was.

**Titans of Literature, from Homer to the Present.** By BURTON RASCOE. *Routledge.* 12s. 6d.

One test of this book is to open it at the last page and read: "Cabell's *Jurgen* is unique in the world's literature. . . . Analytically and philosophically it is, I think, the deepest, most prophetic, and most beautiful work of creative imagination of our period." After that we can enjoy, without surprise, the sort of wit in which Mr. Rascoe excels. "The *Divine Comedy* . . . is not an epic; it is not divine; it is not a comedy; nor, except in a few isolated passages, is it poetry . . . it is a petulant act of revenge." Milton "is thoroughly lacking in *style*, grand or common." "Alongside these legends about Flaubert's search for the exact word (which he could always have found if he had asked the postman or his cook) there grew up other absurdities. . . ." In the opinion of Mr. Hugh Walpole Mr. Burton Rascoe "is one of the three American critics who have the most influence upon the literature of the time." Who on earth are the other two?


# the blind world

has its own unemployment problem. The economic employment of the blind is to-day the biggest problem of the National Institute for the Blind. So far it has approached it in four directions: Firstly, it has always employed in carrying on its own work as many blind people as possible in such capacities as heads of departments, organisers, instructors, stereotypers, telephonists, shorthand-typists, copyists, proof-readers, canvassers; secondly, it has established a Sub-Committee whose duties include the examination of existing employments with a view to the betterment of conditions, and the search for new occupations; thirdly, its Placement Sub-Committee, backed by an Appointments Board, endeavours to find suitable positions for blind workers in workshops and factories; and, finally, by taking part in the investigation of educational methods, it increases the qualifications of the prospective blind employee, and raises the general standard of proficiency amongst blind workers. Will you help to maintain this vital work?

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# About Motoring

## CYLINDER WEAR

EVERY car owner outside the plutocratic class, which can buy a new car of the luxury class every year, is aware that after 20,000 miles or so an engine becomes noisy. Simultaneously it probably suffers from excessive consumption of oil and fuel, runs less smoothly than when it was new, and evinces a loss of power. If he sends the car into garage for overhaul the expert usually reports that he can effect a slight improvement by ordinary adjustments, but that the car can only be properly reconditioned if a considerable sum is spent on reboring the cylinder block and fitting new pistons. Any reader who has been aggravated by such an experience should make a point of reading a splendid article on the subject by Maurice Platt in the *Motor* of May 9th last, but I may summarise some of the vital factors here. Car owners are often a little incredulous when they read that a Rolls-Royce aero engine has covered some fantastic number of flying hours without major attentions, and is still in perfect condition; but aircraft engines do not suffer from cylinder wear as road

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# She doeth little Kindnesses . . .

"She doeth little kindnesses
Which others leave undone—or despise,
But nought which makes our hearts at ease
Or giveth happiness, or peace,
Is low esteemed in her eyes.

"Blessing she is, God made her so,
And deeds of week-day holiness
Fall from her noiseless as the snow.
Nor has she ever learnt to know
That ought were easier than to bless."

"She" is to be found by tens of thousands in The Salvation Army, representing the spirit of love which animates its varied work—Social—evangelical—medical and missionary—a vast organisation, all at the service of the people.

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**THE SALVATION ARMY**

engines suffer, for the simple reason that they run steadily at a fairly high rate of revolutions and at an evenly high temperature. The average rate of cylinder wear in car engines is approximately 0.001in. in 2,000 miles, a little more or a little less. Scientists have established in theory the conclusion that if the wear was at an even rate the cylinder would become unserviceable not in 20,000 miles but in 4,000 miles. Ergo, the wear is not even; and American research has proved that most of the wear occurs when the engine is warming up from cold after it is started. This may often be proved by two neighbouring owners, one of whom is a doctor. The medical car is perpetually being started up from cold, or from nearly cold. The next garage may house a sister car which is mainly used at week-ends for long pleasure trips, and is comparatively seldom employed for stop-and-start work. The cylinders of the latter car will wear far more slowly than those of its medical sister. But when the main cause of the trouble has been identified it is not readily curable. The cylinder walls of a cold engine as at present designed are practically dry. The oil left on them at the end of the last run was warm and fluid; most of it drained down into the sump before the engine cooled right down; and an ample supply of oil is not furnished under present lubrication design until the engine has performed a few thousand revolutions. Moreover, when an engine is stone cold its fluid is never perfectly vaporised. The action of the hostile elements in fuel upon metal is still undergoing research. But the explosions unquestionably liberate a great deal of water (which produces rust) and of various acid substances (which result in corrosion); and these evil products probably reach their peak when the engine is cold, and sink to a minimum when it is hot. Therefore, the oftener an engine is run in a cold condition the longer is that period of its life during which it is under-lubricated and exposed to the massed attack of pernicious elements in the fuel. The owner can exaggerate both hostile tendencies. If he overworks his "strangler" or the "rich" position of his mixture control (there is little real difference between the two differently named controls), the more he floods his cylinders with wet and unvaporised fuel, and exposes the tender metal to water and acid. If he puts his car on the road as soon as it can be induced to fire evenly he multiplies the piston pressures enormously. Their pressure is high enough when the engine is running light with the car stationary; but it is enormously higher when he is moving the car, accelerating and decelerating to coax the engine to run properly, or in his initial gear changes. These piston pressures grind cylinder walls which are still unprovided with a full supply of oil, and are either wet with petrol, or filmed with an invisible, instantaneous rust due to liberated water, or scaling under the attack of acids generated by the explosion of cold fuel. The owner who desires prolonged cylinder life should therefore eschew all immoderate use of his strangler or rich mixture setting; and should allow his engine to run light in the garage for a full five minutes after each start from cold before he takes to the road.

These simple maxims by no means exhaust the possibilities of economy and long life. It is penny wise and pound foolish to burn cheap fuels. The cheaper the fuel the greater the heat required to atomise it adequately. Aviation spirit is therefore cheaper than taxibus, and would still be so even if it were priced at a shilling per gallon more. It is penny wise and pound foolish to employ lubricating oils which are not in the very highest class. They will look just as efficient as the better oils, but they will not resist the scouring effects outlined above as doggedly as a first-class oil. It is penny wise and pound foolish to neglect periodic drainage of the sump. If the engine is leak-proof at all points the sump may show the required oil level after 2,000 miles; but this oil will have become stale and lost its value. If some cheapjack were to market a lubricant at 4½d. per gallon his sales would be nil, for owners would judge that so cheap an oil might be bad for their engines. It can hardly be less efficient than oil which has been heated and ground and diluted for 2,000 miles. Every sump should be drained and replenished with fresh oil at the recommended intervals; and a thousand miles is the normal period of its useful life. Until engine designers amend their ways, and give us engines which are directly flooded with oil over their cylinder walls as soon as the engine is started, it pays handsomely to use upper cylinder lubricants mixed with the petrol. Most modern garages are equipped with the necessary apparatus to supply the right percentage of the correct oil whenever the fuel tank is refilled. The cost is negligible, the delay trifling, and the benefit material. For these tough oils film the naked cylinder walls as soon as petrol passes the inlet valves; and they protect the usually naked metal until such time as the main supply becomes really active, whilst the dose is so small that no over-lubrication occurs even when the main oiling system is working full blast. For parallel reasons, if a car is fully cooled in a British summer it is over-cooled in a British winter; and in winter part of the radiator should be blanked off, or the fan put out of action, so that the engine may attain an efficient working temperature more rapidly after each start. R. E. DAVIDSON

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# Playtime

## CALIBAN'S PROBLEM CONTEST

### PROBLEM 22.—GENERAL LAUGHTER

(AN ADVENTURE IN NEVERLAND)

At the autumn manoeuvres General Laughter was in charge of 100 units stationed at four camps, A, B, C and D, no two camps containing the same number of units and none in any case containing more than 30 units. The General issued the following order:—

"Reference map Cattershot 1 in 20,000, units at Camp A will proceed to O of Gorse Bush Forest, units at Camp B will proceed to R of G.B.F., units at Camp C will proceed to S of G.B.F., and units at Camp D will proceed to E of G.B.F. They will then proceed to the nearest bridge over the River Arrow where they will receive further instructions."

The first objectives were of course the points indicated on the map by the several letters in the reference word which was printed on the map as GORSEBUSHFOREST. The order was obviously lacking in precision, but was even worse than at first appeared, as there are three bridges over the river, one south of G, another the same distance south of U, and the third an equal distance south of T. In these circumstances the orders were interpreted strictly in accordance with mathematical expectation, with the result that 27 units arrived at one bridge and 33 at another.

*At which bridges respectively did the units arrive and how many units were there in the several camps when the order was given?*

### PROBLEM 20.—THE COINERS

The message is

SNIDE GEAR BURIED NEAR ROSE BUSH

and is decoded as follows:

(1) NRD IHO gives the 14th, 18th, 4th, 9th, 8th, 15th, etc. letters of the alphabet.

(2) "Lots" 214, 218, 204, 209, 208, 215, etc. begin with the capitals SNI DEG, etc.

"Why so easy?" ask several solvers. The answer is (I think) that with ciphers and cryptograms there is seldom a "happy mean." The moment one has found the key the whole thing looks too simple; whereas if one fails the failure is complete.

### PROBLEM 19.—THE BOATING PICNIC

A set of Low's cartoons is awarded to: A. D. Ingram, 36, Highbury Grove, N.5.

There were 119 correct and 13 incorrect solutions.

*Six* marks are awarded for this problem.

### PRIZES FOR PROBLEM-SOLVERS

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Solutions to the current problem must be addressed to CALIBAN, c/o THE NEW STATESMAN AND NATION, 10 Gt. Queen Street, London, W.C.2, and must reach this office not later than the next Tuesday but one after the date of publication. CALIBAN

# HOLIDAY SUGGESTIONS

## Town, Country and Abroad

*Special rates are being offered to advertisers under this heading for an introductory series of small advertisements this summer. Particulars and quotations from Advt. Manager, 10 Gt. Queen Street, London, W.C.2.*

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# London Amusements

## MATINEES

*All at 2.30 p.m. unless otherwise stated.*

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**DRURY LANE.** Wild Violets. Wed. & Sat.
**PRINCE'S.** Diplomacy. Tues., Thurs.
**ST. JAMES'.** Wed. & Sat.
The Late Christopher Bean.
**ST. MARTIN'S.** The Green Bay Tree. Tu., F.
**SAVOY.** Jolly Roger. Wed. & Sat.
**SHAFTESBURY.** Gallows Glorious. W.&T.
**WESTMINSTER.** The Lake. Wed., Sat.

## THEATRES

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**The Late CHRISTOPHER BEAN.**
EDITH EVANS. CEDRIC HARDWICKE.

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# THE WEEK IN THE CITY

START OF AMERICAN INFLATION PROGRAMME—COMMON STOCK PROSPECTS—CABLES AND WIRELESS—NEW ISSUE ARITHMETIC

INFLATION is now the occasion of much vulgar jest and badinage in America. The comedian on the stage and the cartoonist in the press thrive on it. And the public is hopelessly confused. Nevertheless, Wall Street had sufficient sense or "nerve" to resume its upward march this week on the announcement that the first step in the American inflation programme had begun. This consists of "open market operations"—the purchase of Government bonds by the Federal Reserve Banks. Under the Inflation Amendment of the Farm Relief Act, the Federal Reserve Banks are to buy $3,000 millions of Government bonds. The present holdings of Government bonds of the Federal Reserve Banks amount to about $1,466 millions, of which $1,100 millions have been bought since the beginning of the "easy money" policy of 1932. The present total of Federal Reserve credit outstanding is about $2,290 millions, so that the present programme of open market operations, if fully carried out, would much more than double the resources of the banks. If this should not be enough, the President is empowered to issue up to $3,000 millions of legal tender notes to meet maturing obligations or to buy Government bonds. It was rather significant that "open market" operations should have been begun on the first sign of a reaction in commodity and security prices, and on the renewed demand of Congress for inflationary action. This suggests that President Roosevelt will not be allowed to go to sleep on his inflationary powers. His promise to raise commodity prices "to such an extent that those who borrowed will on the average be able to repay with the same kind of dollar with which they borrowed," will surely be kept before his eyes by the agricultural party. Since February, the index of wholesale prices published by the U.S. Department of Labour (covering 784 commodities) has risen by only 4.2 per cent. up to May 15th. This is just drawing blood. What is wanted is a rise of at least 30 per cent., which will require vast public works in addition to "open market" operations.

* * *

President Roosevelt has so far balanced inflationary measures by deflationary. Even when starting "open market" operations he has enlisted the services of Professor Sprague, the arch-deflationist, who has been—to our sorrow—the economic adviser to the Bank of England. But the revolt of the Middle West will surely drive President Roosevelt farther along the inflationary path—perhaps at a pace which is faster than he will like. Apart from the inflationary amendment of the Farm Relief Act, an inflation of costs is surely lurking in the National Industrial Recovery Bill. Under this Bill, which is the substitute of the Thirty Hour Week Bill passed in the Senate but dropped at President Roosevelt's request, the Secretary of Labour is empowered to fix minimum rates of wages and maximum hours in any industry and to regulate the volume of production where over-production is threatened. Fifty industries are already working out plans for the control of production according to Mr. Harriman, the President of the U.S. Chamber of Commerce, who expects to see a general upward revision of wages within six months of the passage of the Bill. A general rise in wages is certainly the only sound base on which to build an inflationary rise in prices. We have already stated that the rise in Wall Street is highly speculative, but if the American public continues to be bamboozled into buying commodities by the fear of an uncontrolled inflation, the improvement in the business indices will continue. Steel operations are up to 40 per cent. of capacity and automobile sales are rapidly going ahead. The intense competition between Chrysler, General Motors and Ford has resulted in a lighter, cheaper car which is having a very wide public appeal. It is possible to buy a car for less than $1,000, which would have cost between $3,000 and $4,000 a few years ago. And for $500 a really first-class family car (not an animated perambulator) can be secured. The recovery in the American motor industry on a genuine basis of cheaper costs and attractive selling value is of real importance. The following common shares are among the Wall Street "speculative favourites":—

| | 1933 Prices. High. | Low. | Price. | Div. | Yield % |
|---|---|---|---|---|---|
| Chrysler .. .. .. | 21⅞ | 7¾ | 21⅞ | — | — |
| Commercial Solvents .. | 18½ | 9 | 17 | 60c. | 3.53 |
| Dupont .. .. .. | 64¾ | 32⅛ | 64¾ | $2 | 3.09 |
| Eastman Kodak .. .. | 75 | 46 | 73½ | $3 | 4.09 |
| Elec. Storage Battery .. | 39½ | 21 | 38 | $2 | 5.26 |
| Standard Brands .. | 19¼ | 13⅞ | 17¼ | $1 | 5.80 |

Is the price of Cables and Wireless 5½ per cent. preference stock an example of the self-deception or of the acute judgment of the Stock Exchange? At 82 the stock yields only £3 7s. per cent. on the basis of an annual dividend of 2¾ per cent. which is all that is being paid at present. It is satisfactory to know that the reduced dividend of 2¾ per cent. (£638,815) was covered by net earnings of £660,211, but the consolidated balance sheet for the whole group of subsidiaries discloses a catastrophic decline in earning power:—

| | 1929. £ | 1930. £ | 1931. £ | 1932. £ |
|---|---|---|---|---|
| Traffic and manufacturing etc., profits .. .. | 1,368,000* | 486,709 | 118,623 | 93,279 |
| Investment revenue .. | 668,000* | 616,344 | 604,107 | 642,302 |
| Total .. .. | 2,036,000* | 1,103,054 | 722,730 | 735,581 |
| *Less*— | | | | |
| Eastern Tel. pref. div. and sundry outside divs. .. | 114,500 | 92,034 | 75,519 | 75,370 |
| Net revenue .. | £1,921,500 | £1,011,020 | £647,211 | £660,211 |

* The 1929 revenues have been arrived at by reducing 21 months' figures to a 12 months' basis.

An operating profit of £660,211 is equivalent to a return of only 1¼ per cent. on the total capital of Cables and Wireless before allowing for general expenses and fees. The 1932 figures suggest that the communications side of the business is for the most part run at a loss, for some allowance must be made for the Marconi manufacturing profits and for miscellaneous profits. A full dividend on the Cables and Wireless preference stock requires £1,277,096. Can it be earned with a moderate recovery in trade? The monthly indices of traffic receipts issued by Imperial and International Communications (1929 = 100) in the first three months of 1933 showed an average of 70.6 against 78.1 in the corresponding period of 1932 and an average of 72.3 for the whole of 1932. A rise of 40 per cent. in traffics on this showing would be necessary to cover the full 5½ per cent. Cables and Wireless preference dividend. There are, however, economies in operating expenditure to be brought into account. In 1932 certain non-recurrent expenditure of Imperial and International Communications was charged against revenue. For example, the staff pension funds and payments to staff on termination of employment have risen from £402,000 to £605,000, while provision of £100,000 has been made for losses of subsidiary companies and for amounts written off the cost of terminating the joint purse agreement. Allowing for this non-recurrent expenditure it would appear that a more moderate recovery in traffics would enable Cables and Wireless to earn the full 5½ per cent. preference dividend. But when will it start? The chairman has warned shareholders not to expect another dividend until 1934. At 82 the preference stock certainly looks like a deception.

* * *

We cling to the hope that if we continue to point out the bad arithmetic of company prospectuses the Stock Exchange will insist in time upon a more intelligent approach to the investing public. In the debenture issues which appear this week there was no need to give inaccurate figures of the earnings cover for the debenture interest as both issues were a first-class security. Charrington and Company issued 4 per cent. redeemable stock at 98, the interest on which is stated to be covered more than 4½ times. To be arithmetically correct it is covered not more than 3¾ times. The absurdity of not dividing the total available earnings by the total prior charges in the case of debentures which have charges ranking in front of them is illustrated by the issue of Associated Portland Cement 4½ per cent. second debenture stock. The interest and sinking fund on the new stock are stated to be covered 11 times. On the Company's figures the service of the first two debenture stocks is covered 6¾ times. The conclusion which the innocent investor might draw is that the second debenture is safer than the first, which is absurd. The real income cover for the second debenture stock is 4½ before or 3 times after the depreciation charge. Even so, this makes no allowance for the prior charges of subsidiary companies. Associated Portland Cement is in a very strong financial position and dominates the cement trade of this country. Why, then, not give a correct earnings cover figure for its second debenture stock? The amateur mathematicians of the new issue market are merely bringing the noble science of arithmetic into disrepute.

May 27, 1933

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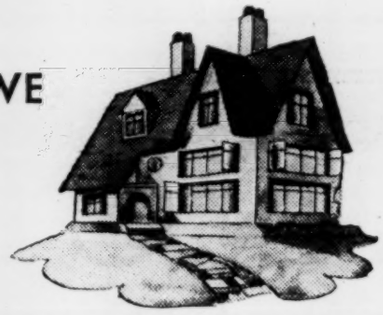

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# FOREWORD

## INSURANCE LAST YEAR—FROM WITHIN

**By W. PALIN ELDERTON, C.B.E., F.I.A., F.F.A.**

THE great problem in our insurance world during the past year has been investment. In this general term I include the miscellaneous problems of currency exchange, although they do not, in fact, affect investments alone. Perhaps currency ought really to be considered the first and investment the subsidiary, and, to a large extent, the consequent problem, but I know little about economics and so dare to step in when the angelic might refrain. Even if my opinions happened to be right from the economic point of view, they would probably be worthless when related to any branch of insurance except life, as it is now many years since I worked in an office doing miscellaneous business.

Having done my best to disarm criticism, I may begin by expressing mild pleasure at the somewhat improved results in marine insurance that the offices have shown, and thankfulness that the unfortunate position of a few years ago has been improved.

In fire insurance it has been made clear by most of the companies that a good profit has been made on home business, but that some of the foreign business, and especially that of the United States, has been far less profitable.

Knowing little about it I have sometimes wondered whether, in times like these, the amount of fire insurance claims is upset to some extent by more or less sudden changes in the values of goods which are, I suppose, necessarily correlated with changes in foreign exchange. The fire premiums are paid in the currency of the country in which the business is done, and if there are violent changes in values within the year to which the premium relates strange things may happen. The premium may provide for the correct amount of the insurance when it was paid, but before the end of the year changes in value may have meant that the goods are over- or under-insured. This perhaps implies a new aspect of the average clause which appears in fire policies! But there is another side to the question. Sudden change in value may have a subtle effect on the total amount of claims. When paying claims of small amount fire insurance companies naturally do not waste time or cause irritation to their insured by troubling about the average clause or other details—they pay the proper value for the article burnt. Now if exchange values change these small claims may all be modified in one direction, and as in total they amount to a large proportion of fire losses in a company's accounts, the underwriting results may be modified appreciably by an influence outside the control of fire insurance management. There might, of course, be occasions in which their total profit is enhanced by similar causes. Another difficulty connected with exchange arises because foreign business entails foreign investments, and in many countries, though the interest may have been paid in the country of origin, remittances have not been received here. These difficulties, combined with the general troubles resulting from bad trade, must have made foreign fire insurance very difficult during the past year, and similar remarks apply to a good deal of the other miscellaneous business conducted abroad.

To one like myself, who is not actively engaged in fire and miscellaneous business, the profits made give good evidence of the great skill with which the business is conducted.

Let us now consider the position of life assurance, most of which, so far as English and Scottish companies are concerned, is confined to Great Britain. The depreciation at the end of 1931 has disappeared, and from this point of view the accounts look well, but against this must be set the decreased rate of interest that can be obtained on new investments and on the rearrangement of existing debenture stocks and mortgages where there is the option to repay, and again the difficulty resulting from exchange and the inability to obtain remittances of interest from abroad. The difficulty of investment of new money has been accentuated by the large amount paid to the life offices for annuities presumably by people whose income has been affected by bad trade and by the reduction of the interest on War Loan and other securities.

In passing, mention may be made of the less satisfactory position of some of the Canadian mortgages, formerly so profitable, and the severe drop in both value and income of common stocks in Canada and the States. These influences have not affected British companies as a whole to a great extent.

The effect of the fall in the rate of interest will be that bonuses will be less easily earned than during the last few years, and that there will be a further stiffening in annuity rates and single premiums. The annual premiums for "without profit" business are unlikely to be affected immediately, but it is probable that most offices will consider this class of their business in detail when the new Life Assurance Mortality Experience is published later in the year.

Taking insurance as a whole there is no doubt that in spite of the difficult times the accounts of the companies generally show results with which the industry and the public can be satisfied.

### NOTE TO THE SUPPLEMENT

*By its Editor,* **E. H. Davenport**

*OUR annual insurance supplement this year contains a full complement of articles of special interest to the general reader. Mr. W. P. Elderton, C.B.E., F.I.A., F.F.A., actuary and manager of the Equitable Life Assurance Society and, in addition, President of the Institute of Actuaries, gives us an intimate account of the work of insurance offices last year. Mr. James W. More, F.F.A., the assistant actuary of the National Mutual Life Assurance Society, has some excellent advice to give on the subject of life assurance to the young or uninitiated. Mr. A. C. Thorne, F.I.A., who is manager of the Equity and Law Life Assurance Society, reminds us that there are Death Duties to pay, even if we have no landed estates except our suburban garden, and argues that we should insure against them. Mr. H. E. Raynes, F.I.A., who is actuary and secretary of the Legal and General Assurance Society, deals with that complicated subject of Group Pensions to which all enlightened employers should give particular attention. A lighter subject is then dealt with—unusual risks and insurances. Then follows the article on Insurance Shares which is to please the obtuse investor who will not buy a life assurance policy. Finally, Mr. Egginton Paull, F.F.S., introduces our usual table of life assurance and annuity comparisons which, I venture to think, has made this Insurance Supplement famous.*

# LIFE ASSURANCE—SOME NEW POLICIES

By JAMES W. MORE, F.F.A.

Modern life assurance does not live by mortality alone, but by interest rates. The Government conversion operations last year altered the whole investment outlook of insurance companies. The improved market values of an insurance company's assets last year were, in the main, only an expression of the greatly reduced rate of interest which money commanded. Any complacency over a re-established capital position would be ill-founded, for a prolonged period of low money rates would inevitably necessitate far-reaching adjustments in practice in various ways.

### Non-Participating Policies

The lower rates on invested capital have compelled many people to seek more adequate incomes, which has resulted in a phenomenal increase in 1932 in the amount of purchase money received for annuities, in spite of the fact that in the second half of the year there was a stiffening in the terms charged by the offices. Another feature of the year was the unusual demand for single premium policies on account of their attractive tax-free yield; and the rates for this class of business have in many cases been raised, especially where the sum involved is at all large. Annuities and single premiums present a special problem, but serious consideration may soon have to be given to the adequacy of present annual rates. The net rate of interest earned in 1932 on their funds by almost all offices fell substantially, but even assuming a continuance of the present yield on gilt-edged securities it will be some years before the full effect is felt, as the book values of the assets will only respond slowly to the new conditions. It is unlikely that any general increase in premium rates will take place until the financial outlook is clearer, but the cost of life assurance, which has fallen very considerably compared with pre-war times, would seem to have reached a level from which the next change will be in an upward direction. The present time is, therefore, particularly opportune for effecting non-participating policies where the benefits are guaranteed in amount, rather than policies participating in profits, as a reduction in earning power will be reflected in the bonuses declared.

### Avoiding Investment Worries

The personal investment of savings has been fraught with disaster in many cases, and is always subject to a degree of risk which few can properly afford. An assurance company, on the other hand, has expert knowledge and capacity for wide range investment; in addition, its income normally exceeds its outgoings, and so, being able to choose the occasion to sell, it can face market fluctuations with relative equanimity. It is able to pass unscathed through market and trade crises which might badly cripple the individual investor. So long as the accumulated premiums remain in the hands of the assurance company the policyholder is free of investment worries in regard to them, but inevitably the term of the policy runs out, and he, or his representative, receives the policy moneys; the long years of economy are rewarded, and the proceeds spent, or invested. But surely the usefulness of the assurance company should not cease at this point. An unfortunate investment may undo the work of a lifetime and place the assured in that very position of penury which he had for so long planned to avoid, or leave his dependents largely unprovided for. Or the money may be unwisely expended.

### Guaranteed Income Policies

There is a tendency, which is likely to become more pronounced, to regard the function of a life assurance policy as the securing of a guaranteed income rather than the provision of a capital sum. One example of this type of policy which has been widely advertised in the press, and has proved very popular, came into prominence about three years ago under the name of "Family Protection." By it, the sum assured is payable at death, or on the attainment of a given age, but in addition there is a provision that should death occur in the first twenty years of the existence of the policy an income of, say, 12 per cent. of the sum assured will be payable from the date of death until the end of twenty years from the outset. In this country an annuity is taxed on the whole of the periodical payment as though it were in the nature of interest, and in view of the exigencies of the budgetary position there is no early likelihood of any other plan being adopted. In the United States life annuity payments are not taxed at all until the amount received is equal to the original purchase money, and it is clear that the British practice militates greatly against the attractiveness of annuities. But the "Family Protection" scheme has the great advantage that for taxation purposes the Board of Inland Revenue regards the income payments as capital.

### Limitation of the "Family Protection" Policy

The "Family Protection" policy is admirable in its adaptation to the needs of the young married man. The greatest assurance protection is given in the event of early death when his family responsibilities are at a maximum and his capital resources are generally slender. In addition, the payments of the substantial instalments coincide with the heavy expenses of a young family. It suffers, however, in its

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|---|---|
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| 30 | £43 8 9 |
| 40 | £69 7 7 |
| 50 | £147 5 5 |

The scheme has been submitted to the Inland Revenue authorities who have stated that under present regulations the income instalments would not be assessable to income tax. On payment of an additional premium the instalments may be continued until the death of the life assured, or, alternatively, until the death of the survivor of the life assured and his wife. These continued instalments would, however, be treated as annuities for income tax purposes, and, in many cases, individual requirements would be served better by applying any additional premium to meet the cost of some form of further assurance.

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## INSURING AGAINST DEATH DUTIES

By A. C. THORNE, F.I.A.

IT is nearly forty years since Sir William Harcourt added the burden of Estate Duties to the charges borne by owners of property, great or small. In those forty years the burden has steadily increased. The estate that was taxed 4½ per cent. in 1894 is now taxed 10 per cent.; that which was then charged 6 per cent. is now charged 20 per cent., while the very large estate taxed in 1894 a modest 8 per cent. is now equally divided between the representatives of the deceased and the State. It is little wonder, then, that the problem of meeting the tax is one ever present in the minds alike of the owners of large estates, of the business man who by his diligence and thrift is endeavouring to build up sufficient property to provide for his wife and family on his death, and of the rentier of moderate means thinking of his successors.

For all these classes life assurance offers the best—indeed, in most cases the only possible—means of meeting the burden. The advantage and moral obligation of using life assurance for this purpose cannot be insisted upon too often. In the case of large estates provision by this means is seldom neglected, and under the wise advice of the family solicitor assurances sufficient to meet Estate Duties are general; but with the business man, or the man of moderate means, life assurance for the specific purpose of meeting duties payable on his estate at his death is even in these days seldom contemplated. Yet surely to the responsible thrifty citizen assurance of an amount sufficient for this purpose should be looked upon as a first duty and one to be contemplated before the many other forms of assurance submitted to him by the ubiquitous agent—the Endowment Assurance for the employment of his savings, the "Protection" policy for his wife and family, the Educational policy for his children, and the many other useful forms of assurance devised by assurance companies to meet his needs and to lessen his anxieties. He should first of all protect his estate against the inroads of taxation, and in doing this by means of life assurance he should have satisfaction in knowing that he is following the advice that would invariably be given to the property owner by his legal adviser. It is a rather curious fact that in England, after forty years of increasingly burdensome death-duty taxation, and with the highly specialised forms of assurance transacted by institutions of outstanding strength, the use of life assurance to meet those duties should be confined almost entirely to a single class of property owners. If a man expects to leave property to the value of £20,000, he knows that at the present rate £1,600 of this will be taken to meet Estate Duties alone, while to protect his estate against this loss a policy of assurance would need only an annual payment of about £23 if he is a man of thirty, or £33 if he is a man of forty. As his property grows his life assurance should be added to, and the transaction should be looked upon by the ordinary citizen just as much as a duty as it is, under the solicitor's advice, by the landed proprietor. When once the provision for duties is charged on income by effecting a life assurance policy the small outlay forms an inconsiderable part of the annual expenditure, while the amount payable at death, unlike any other form of investment, is not subject to market fluctuations or affected by financial crises. There is the added advantage that the sum may be wholly or partially paid to the Commissioners of Inland Revenue on account of Estate Duties before grant of Probate, thus saving the representatives considerable trouble and the estate the loss of interest.

There is one aspect of life assurance, as used for the purpose of meeting Estate Duties, that militates to a small extent against its use, that is, that the moneys payable under such assurances are themselves taxed. Life assurance companies have endeavoured to obtain for their policyholders some remission in this respect, such as making the money either subject

to a lower rate of tax, or not aggregable with the rest of the estate and so increasing the rate of duty payable. The present needs of the Chancellor of the Exchequer have not yet allowed him to give effect to these views, but the assurance companies are not without hope that when the financial position is more normal the benefit accruing to the State in replacing capital, employed as income by taxation, by fresh capital built up out of income by means of life assurance policies will be recognised and this hardship alleviated.

## PENSIONS

### SECURED UNDER A SYSTEM OF GROUP INSURANCE

By H. E. RAYNES, F.I.A.

THE rapid increase in the pension schemes established for the employees of business firms and other bodies in the last few years is due primarily to two causes—the development which has taken place in the social or economic conscience, and the facility with which such schemes may now be established by and with the guarantee of the life offices which specialise in the business. During the last quarter of a century the social conscience has been increasingly tender on the subject of pensioning of old employees—a fact which is proved by the Old Age Pensions and National Health schemes. It is not, however, merely from the standpoint of sentiment or moral obligation that the problem has been surveyed; it has been examined from the economic side by the Mond Turner Committee and the innumerable firms who now consider it foolish to employ on their staffs or in their works men who have passed the period of mental and physical capacity required in present-day industry. The appeal for the pensioning of old employees is now a dual one: it is a moral obligation and it accords with sound business principles. A head of a firm who remains cold to the former is usually convinced by the latter appeal.

Demand, at least potential, exists before supply, and having regard to the considerable history of pension funds and schemes in this country one may be a little surprised that the life offices did not take more advantage of the potential demand earlier. The services of their actuaries have long been called upon in their private professional capacities in the promotion and valuation of internal pension funds, and it is due to the ability of the actuaries in the designing and the modifying of the terms of internal schemes that so many funds have a long history of useful work. The problems of investment and day to day administration of large schemes is, however, often inconvenient and there is a growing tendency to hand over the whole responsibility to an insurance company.

A considerable increase in the activity in pension business by the British life offices took place about five years ago, when a great American life office opened a branch here to transact group business. Competition forced the British offices into the field and since then they have partly adopted, partly moulded, American methods to our own requirements. The American life offices have a considerable history behind them of group life insurance, i.e., the covering of employees for life assurance under one blanket policy in the name of the employer. The policy is a contract renewable annually and the member is only covered while he remains within the group. Vast sums assured under such policies have been written by American and Canadian offices on the other side of the Atlantic. No corresponding interest in such policies has so far been manifested or created here.

There are some disadvantages in the ordinary group life insurance. It is incidental to employment with the individual employer, and cover ceases on retirement, so that it can never take the place of ordinary individual life assurance. None the less, from the point of view of the employer who has in the past found it difficult to resist helping the dependents of one of his employees who has died in his service, it has distinct


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(N.S. 5.33)

attractions. Employees themselves when offered the benefit of such cover are often prepared to contribute 3*d*. per week for cover of £100, the employer paying the balance of anything up to a similar amount, dependent upon the age distribution of the employees.

Upon the organisation of this group life insurance there is in America being built up a system of what is called "group annuities," i.e., the selling annually by the insurance company of sums of deferred annuity to commence at age 65 or other appropriate age. Similar schemes are being placed here by the British life offices. Payment to the insurance company is by single premium, and amounts of deferred annuity are purchased on some plan providing for the amounts to vary directly with the wages or salary of the employee. The employee himself contributes, and the balance of the cost during each year is paid by the employer. Naturally the employer's share varies according to the ages of his employees and their remuneration. The pensions are combined with group life insurance, and a typical schedule of employees' benefits and contributions is shown as follows :—

| Salary Class. | Salary not Exceeding | Pension from Age 65 for each Year of Service in Salary Class. | Life Assurance while in Salary Class. | Contribution per Week Payable by Employee. |
|---|---|---|---|---|
| A | £156 p.a. | £1 | £100 | 1s. |
| B | £250 „ | £2 | £200 | 2s. |
| C | £350 „ | £3 | £300 | 3s. |
| D | £500 „ | £5 | £500 | 5s. |
| E | Over £500 | £7 | £500 | 7s. |

Pension for service prior to the setting up of a pension scheme is usually given at half the rate applicable to the employee when he joins. As an example, we may take the case of an employee aged 38 in Salary Class D with eighteen years of past service to his credit when he enters the scheme at its inception. He remains in service until age 65 with a final salary of, say, £600 corresponding to Class E. His pension would be made up as follows :—

| | |
|---|---|
| For 18 years of past service at half the rate applicable to Salary Class D .. .. .. .. .. | £45 |
| For 7 years in Salary Class D at £5 .. .. .. | £35 |
| For 20 years in Salary Class E at £7 .. .. .. | £140 |
| Total pension upon retirement .. .. | £220 |

When both pension and life assurance are granted under such a scheme it is usual to apply the employees' contributions towards payment of the cost of the pension accruing for the current year while the balance of the cost of the current pension is paid for by the employer and the whole of the cost of the life insurance. The employer also pays for the pension for past service by devoting a sum annually to this purpose till the liability is extinguished. This period may be anything from ten to twenty-five years. As in group life insurance the benefits are secured by means of one blanket policy granted by the insurance company to the employer who himself has no beneficial interest therein apart from refunds of premium paid by him should an employee leave of his own free will.

In the construction of the American form of contract one may clearly see the historical growth out of group life assurance. The British offices, on the other hand, never having had a similar lengthy course of administering group life insurance schemes, have tackled the problem on rather different lines. It is primarily the pension benefit which appeals to the employer, and but a moderate amount of group life assurance alone has been placed in this country. Consequently the life assurance is the supplementary benefit with us and is, as it were, thrown in with the pensions. To my mind the benefit of the life assurance is considerably greater when it is combined with


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the pensions. A pension scheme makes for continuity of service and is much less likely to be abandoned by an employer once it has been set up than is a group life policy alone. Life assurance thus tends to continue without cessation till the employee retires on his pension.

The British offices grant the two benefits under a continuing contract renewable at the option of the employer. The basic annuity and life assurance rates are guaranteed therein throughout the service of the employees already within the scheme. The American policy reserves to the insurance company the right to revise annually the basic life rates, although it guarantees the permanence of the annuity rates to existing employees. This is in accordance with American group life methods.

The essential difference between a group annuity scheme and an internal pension fund or a scheme of annual premium deferred annuities with a life office is that under the group scheme the pension accruing for a particular year of service is met by a payment which is its actuarial equivalent within the year. If a scheme continues for ten years then the pension for service during those ten years has been wholly bought, and if the scheme terminates at the end of the ten years there are the appropriate deferred annuities for the whole of the employees waiting for them when they reach pension age. No pension liability in respect of future service is paid for so that the scheme may be discontinued or modified without financial loss.

The internal fund and the scheme of annual premium deferred annuities on the other hand do not attempt to equate the liability for pension accruing in a particular year to the contribution payable within the year. In the earlier years of either of these schemes the contributions paid during the year will exceed the liabilities accruing during the year, while in later years the reverse is the case. Equation can only be achieved between benefits and contributions over a long term of years, and under an internal fund periodical valuations must be made by an actuary who may find some adjustments of benefits or contributions necessary from time to time, to maintain the equation between assets and liability.

The chief criticism levelled against the group system is that for a young firm with young employees the cost to the firm is small, but will rise materially in the course of years. This is perfectly true and it is necessary therefore to indicate to an employer quite clearly at the outset, when such conditions hold, that his costs will rise till they reach a position of fair stability approximating, as is usually the case, to the aggregate paid by the employees. In normal cases there is a fair amount of past service pension liability to be paid for by the employer over fifteen or twenty years, and by the time this has been liquidated the employees have reached a position of some stability as to distribution of age. In effect, therefore, the employer has been paying for his past service at the most convenient time, i.e., when his liability for current service is at a minimum.

The system is not suited for small firms as the divergence in the cost from year to year from the mean may be considerable, but where the employees run into hundreds in course of time exits are balanced by entries and the employees constitute a sample of the population between the ages of 18 and 65. For the average commercial firm employing large numbers of wage-earners and salaried staff the flexibility of the system makes it particularly appropriate.

**LIFE ASSURANCE AND ANNUITY COMPARISON TABLE**

Reprints of the table which appears on page 716 of this Supplement are available at a small charge.

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# UNUSUAL INSURANCES

In case there are readers who expect to find in this article sensational "stories" it is as well to point out that "freak" insurances really do not exist. "Freak" insurances are bets. In Lloyd's bets are often made before Budget day on changes in taxation. Of a rather similar category are the "insurances" against twins. In this case there may be more genuine grounds for wishing to insure against "loss," but the real reason is the novelty of gratifying the gambling instinct in an unusual way—for those who do not regard marriage in itself as a sufficient gamble.

But there are many unusual risks which are insurable. Take, for example, dancers' legs. The legs of a Mistinguet certainly provide an insurable, as well as a box-office, interest. Housemaid's knee, a common nuisance to all women in the pre-Hoover administration, would be a catastrophe of the highest magnitude to the famous dancer and her managers. The insurance of a dancer's legs is a perfectly reasonable proposition, especially as the premium charged would include 10 per cent. for the risk and 90 per cent. for the publicity value of the policy. The essential difference between betting and insurance is that a bet is made with a view to gain, whereas an insurance policy is effected to provide against loss. Public entertainers and others whose careers depend largely on some physical attribute generally insure against the loss of that attribute and as a rule the risks are not difficult to place. The singer's voice, the actress's figure, Chevalier's smile, Marlene Dietrich's sex appeal, might all be covered by adequate insurances. Sex appeal offers a most promising field to the enterprising underwriter, for it would not be confined to the class of public entertainers. As it is a quality of which the insured would not lightly admit the loss, claims would be kept low. The task of the average adjuster would, however, be a difficult one, and a new technique would need to be evolved.

Policies are often issued by life offices in connection with the risks of birth as well as of death. These generally arise in connection with settled and entailed estates. A person, whom we will call A, is entitled to a certain fund contingent on his surviving another person, B, who is now receiving the income, provided that B dies without leaving children. This contingent reversion as it stands is simply a speculation, but can be converted into a marketable investment. A effects a policy under which the sum assured is payable if he dies before B. An issue policy also is set up providing for the payment of the sum assured if B dies leaving a surviving child. Thus all contingencies have been provided for, and the purchaser of A's interest is certain to receive either the fund itself or the policy moneys. These issue policies are usually granted only in cases where the risk is obviously very small. If B and his wife were both elderly and the chance of issue very small, the premium charged for the issue policy would be a nominal one. If, however, B were unmarried, the risk, whatever his age, would obviously be much greater. Generally the premium charged would be about ten times as much as A the reversioner would consider adequate, but he is probably very hard-up and is not told how much is deducted for the issue risk. An even more indefinite risk arises out of a possible provision in the trust deed making the possession of an estate contingent on the present owner retaining as his name and arms the name and arms of the person from whom the estate has been derived. The policy would provide for payment of the sum assured if the name and arms were abandoned. This is an unusual type of policy but there are unusual people in life who occasion it.

A form of policy which offers scope for development was advocated by Mr. Cuthbert Heath in a recent letter to the *Times*. Mr. Heath is the G.O.M. of Lloyd's and is said to have invented more types of policy than any other man. This particular suggestion dealt with farmers' insurances. It is possible to insure against frost, flood, hail, and death of live stock, and


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there is no reason why other risks should not be covered as well. The Comprehensive Householder's Policy is a household word, and there must be hundreds of thousands of such policies in force. A Comprehensive Farmer's Policy covering all risks, with appropriate safeguards, would do much to transform the proverbial uncertainty of the farming industry. No doubt the policy would provide for issue risks, if not the loss of sex-appeal, in live stock. There are certainly many diseases peculiar to live stock which the farmer might insure against, diseases which are not universal in their incidence but in limited areas may be catastrophic.

We hope that Mr. Cuthbert Heath's suggestion will be acted upon. If the farming industry is to be nationally developed, Mr. Heath's unusual policy of to-day may be the everyday policy of to-morrow. F. B. S.

## INSURANCE SHARES AS INVESTMENTS

By E. H. DAVENPORT

To begin with a paradox—the stability of the insurance share is based upon the instability of our economic life. If the whole social order does not fall about our ears, it is a safe bet that the need for insurance, and public appreciation of that need, will continue to grow. This is the star to which the insurance shareholder must hitch his wagon.

It has recently been observed that the index of first-class insurance shares has been moving parallel with the index of long-term British Government securities. This parallelism can only be justified if the insurance profits out of which the insurance company's dividends are paid will remain stationary in the altered conditions created by the rise in the gilt-edged market—in other words, by the fall in the long-term rate of interest. But will they?

Let us consider the General and Life Departments separately. The profits of the General Branch of an insurance company are frequently divided (by way of book-keeping fiction) into two portions—interest and underwriting profits. The interest is usually regarded as available for distribution while the underwriting profit is largely reserved. As a result of this practice the criterion of the value of an insurance share has commonly been taken as the extent to which the dividend is covered by interest earnings. These interest earnings are, however, part of the profit of the business, for they result from the investment of the premiums. If the company's premium income were to suffer a reduction, the interest income would fall. Further, even if the premium income remained stationary, a fall in the interest income must be expected in a period of low interest yields, especially if it is accompanied by defaults on the part of hard-pressed debtors. For the maintenance of the interest income at the present time the insurance company must rely on an increased volume of business compensating for the lower interest yield. In present circumstances this compensation is most unlikely. Indeed it is probable that most companies doing a general business will draw more heavily on their underwriting profit (as against interest income) for the maintenance of the dividend. This is not very satisfactory from the shareholders' standpoint, especially as it is sometimes impossible to say with any degree of certainty what the underwriting profits actually are. This is particularly true of the 1932 accounts in view of the varying methods adopted by offices with a large American and foreign business in dealing with the exchange question.

As regards the American business of the "composite" offices it is reassuring to learn from the speeches of the Chairmen this year that a more hopeful view is now being taken. The American business of British offices has usually produced better underwriting profits than those secured by the American companies, a fact which may be attributed to the endeavours of British offices to cream the market by declining the more doubtful risks.

On the whole, there appears to be some justification for the


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## SCHEME A

● **IN THE EVENT OF DEATH WITHIN THE FIRST 20 YEARS*** from the date of the policy, **A LUMP SUM** of **£500** together with bonus additions will become payable immediately.

● During the remainder of the 20 years* **AN INCOME** at the rate of **£100** per annum will become payable. Such income under present law would not be subject to income tax.

● **IN THE EVENT OF DEATH AFTER THE FIRST 20 YEARS*** from the date of the policy, a lump sum of **£500** together with bonus additions will become payable immediately.

## SCHEME B

● If facilities for saving are required a Policy can be obtained similar to Scheme A, except that **IN THE EVENT OF THE ASSURED SURVIVING THE PERIOD OF 20 YEARS*, A LUMP SUM** of **£500** with bonus additions would become payable immediately, and the policy would then cease.

★ For persons over age 45 the period is shorter.

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view that the composite British companies with a world-wide business made drafts in 1932 on the profits of previous years for the maintenance of the dividends.

As regards the life offices, it might be supposed that a fall in interest rates will affect them more seriously than the composite companies, since, while the net interest receipts of the fire and accident companies represent clear profit, the interest profit of a life company is marginal because interest enters largely into the calculations of the premiums. Thus it might be argued that a fall in the rate of interest will reduce the interest profits of a life office by a higher percentage than that of the fire and accident branches. This argument neglects one fundamental point of life insurance. The important factor to a life office is the future rate of interest to be earned on future premiums to be received over a very long period. The market rate of interest cannot continue to decline indefinitely, and many managements consider that the inevitable reversal of the trend of interest rates will come sooner than most people expect. Personally, I would concentrate on the shares of the large life companies doing an industrial business. These companies stand to gain a great deal by the enhanced purchasing power of the working-class public consequent on better trade.

| | Nom. Value of Share. | Paid Up per Share. | Amount Required to Pay Present Dividend and Interest on Debenture Stock (if any). | Trading Profit and Loss and Interest from Investments. | Amount Drawn from Profits to Pay Dividends after Allowing for Interest on Investments, etc. | Price of Shares. | Divs. per Share. 1932. | Gross Yield % |
|---|---|---|---|---|---|---|---|---|
| | £ s. | £ s. | £ | £ | £ | | s. d. | £ s. d. |
| *Composite Offices.* | | | | | | | | |
| Caledonian .. .. | 5 0 | 1 0 | 87,187 | 12,074 | Cr. 1,433 | 16⅛ | 15 0 | 4 13 0 |
| Commercial Union .. | 2 10 | 2 10 | 1,190,548 | 1,182,068 | 225,076 | 22 | 20 6 | 4 13 2 |
| London & Lancashire .. | 5 0 | 2 0 | 591,318 | 818,000 | 59,725 | 28⅛ | 20 0 | 3 11 1 |
| North British & Mercantile | 5 0 | 1 5 | 531,950 | 718,804 | Cr. 13,333 | 35⅛ | 23 0 | 3 5 6 |
| Royal .. .. .. | 1 0 | 0 10 | Report due | | | 7 13/16 | 6 6 | 4 3 2 |
| Royal Exchange .. .. | £1 stock | £1 stock | 191,762 | 295,935 | Cr. 8,716 | 7 7/16 | 27% | 3 12 7 |
| *Industrial Life Offices.* | | | | | | | | |
| Britannic .. .. .. | 1 0 | 1 0 | | See note underneath* | | 16 7/16 | 50% free | 4 1 1 |
| Pearl .. .. .. | 1 0 | 1 0 | | See note underneath† | | 16 1/16 | 50% free | 4 3 0 |
| Prudential "A" ** .. | 1 0 | 1 0 | | See note underneath‡ | | 29¼ | 92% 7½% free bonus. | 4 3 11 |

* Annual Life Valuation Surplus £1,049,578, of which £234,510 was carried to Profit and Loss Account.
† Annual Life Valuation Surplus £2,895,511, of which £536,937 was carried to Profit and Loss Account.
‡ Annual Life Valuation Surplus £9,931,441, of which £1,125,000 was carried to Profit and Loss Account, plus £89,583 from Provisional Reserves for Depreciation set aside on account of 1931.
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# INTRODUCTION TO TABLE OF LIFE ASSURANCE AND ANNUITY COMPARISONS

By T. EGGINTON PAULL, F.F.S.

THE normal working years of a man's life should provide not only a living during this time but enable him to save enough to yield an income for years of retirement. Unless he does this, he not only deprives himself of the pleasures which years of retirement should afford, but forces himself to be either an unwelcome competitor in the labour market or dependent on the charity of friends or relations. A fortune passes through the hands of most people in the form of earned income between the ages of twenty-five and sixty-five, but statistics prove that in most cases it has nearly all slipped through their fingers before they reach the time when they are justly entitled to enjoy the outcome of their labours. The normal person takes a lot of time and trouble in getting money, but pays little attention to what he receives in exchange for it.

There is no doubt that in the future the life assurance companies will be used to a much greater extent to provide income for old age or after the catastrophe of the death of the bread-winner. They enable the individual, and employees of firms and institutions collectively, to make provisions for pensions and assurances systematically out of their current earnings. The provision of an income for old age or family protection can be planned in advance so that each deposit made is a stepping-stone towards the goal of achievement.

One of the most potent forces in achieving financial independence is compound interest. For example if you save £50 a year for eighteen years and it accumulates at 4 per cent. per annum, you will have enough income to yield £50 a year in perpetuity. If you borrow £50 a year for eighteen years, and do not pay interest on it, then a payment of £50 a year thereafter will never repay the loan. If £100 a year is saved for thirty-two years at 4 per cent. compound interest the interest will amount to as much as the original sum saved and £2 will be obtained for each £1 paid.

The endowment assurance policy is the ideal method for the individual to harness compound interest in his service. The money drawn at maturity frequently yields a rate of interest equal to an investment at 4 per cent. or more with the income tax allowance, and in addition to this there is life assurance protection throughout its currency, while if death occurs in the first few years the return is several hundreds per cent. Life assurance companies have made great strides in the last few years in catering for the needs of the public. The advent of the "family protection" policy, which provides a definite income for a fixed number of years in the event of the death of the bread-winner, has brought the advantages of adequate life assurance within the reach of many more families.

An illustration will show how to insure an income for old age in addition to family income in the event of death. A young man of twenty-five can obtain a pension of £2 a week for life from age sixty-five or alternatively a capital sum of £1,068 at that age. Should he die his dependents receive a guaranteed payment at the rate of £2 a week until he would have reached sixty-five had he lived, and in addition the dependents receive a capital sum of £1,068 when the income stops. The premium for these benefits is only £24 11s. 4d. a year.

In the natural order of things life has a definite monetary value and although the average duration of the lives of a large number of persons can be stated in advance with comparative accuracy there is nothing more uncertain than the duration of an individual life. A life assurance investment is the only plan which anticipates and discounts the contingency of death and pays the dependents the full principal. Although you may live to earn and save for only a short time, it can now be arranged that should you die the insurance company carries on with a payment to your family to replace the earned income which is stopped.

"SAFETY AND STABILITY ARE,
FIRST AND FOREMOST,
THE KEYNOTES OF
OUR TRADITIONAL
POLICY"

*Extract from President's speech at Annual Meeting, Jan. 1933.*

| | |
|---|---|
| Total Business in Force - - | £190,354,057 |
| Total Premium Income - - | £7,618,170 |
| Total Income from all Sources | £10,300,753 |
| Net Surplus earned in year - | £1,257,260 |
| Payments to Policy holders and Beneficiaries - - - | £6,010,859 |
| Assets for Protection of Policy holders - - - - - | £44,565,637 |

*As at December 31st, 1932.*

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"To-day I am a man of over sixty, care-free and happy, pottering about my garden. I look back twelve months and see a man harassed, worried, who opened his morning paper at the financial page—and opened it in fear and trembling. That man was myself. Now I never look at the financial columns. They do not interest me.

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If you, too, are past middle age, why not take the first step in your 'release from care' by writing for details?

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Incorporated in Canada as a Limited Liability Company.
Established 1847.
J. R. Wandless, F.I.A., Manager, 2, St. James's Sq., London, S.W.1.

# LIFE ASSURANCE AND ANNUITY COMPARISONS

See Supplementary notes on page 718.

| | ENDOWMENT ASSURANCE, maturing at age 60. Age 30 at entry. Based on Annual Premium £10. | | | WHOLE LIFE ASSURANCE. Claim (assumed) age 65. Age 30 at entry. Based on Annual Premium £10. | | | ANNUITY [payable half-yearly], without proportion from last payment to date of death, for £100 purchase price. | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | Age attained, 60. | | Age attained, 65. | |
| | Sum assured and Bonus Maturing 1933. (1) | Sum assured Non-profit present rates. (2) | Sum assured with Profit Policy at issue now. (3) | Sum assured and Bonus assuming claim in 1933. (4) | Sum assured Non-profit present rates. (5) | Sum assured with Profit Policy at issue now. (6) | Man. (7) | Woman. (8) | Man. (9) | Woman. (10) |
| Abstainers & General. (Abs.) | 421 | 380 | 311 | 684 | 614 | 460 | 8 11 2 | 7 8 6 | 10 1 6 | 8 12 6 |
| " " " (Gen.) | 404 | 358 | 295 | 594 | 569 | 419 | 8 11 2 | 7 8 6 | 10 1 6 | 8 12 6 |
| African Life | 439 | *c* | 285 | 571 | 539 | 408 | 9 6 4 | 8 4 2 | 10 16 4 | 9 7 2 |
| Alliance | 458 | 385 | 292 | 671 | 571 | 407 | 8 2 5 | 7 0 7 | 9 11 9 | 8 3 9 |
| Atlas | 445 | 392 | 284 | 660 | 592 | 415 | 8 11 2 | 7 8 6 | 10 1 6 | 8 12 6 |
| Australian Mutual Provident | 528 | 376 | 301 | 871*n* | 603*n* | 415*n* | 8 15 3*h* | 7 12 7*h* | 10 8 2*h* | 9 0 0*h* |
| Britannic | *a* | 357 | 295 | 613 | 565 | 419 | 8 11 4 | 7 9 4 | 10 0 6 | 8 12 2 |
| British Equitable | 390 | 385 | 303 | 560 | 583 | *a*435 | 8 3 10 | 7 1 6 | 9 14 0 | 8 5 4 |
| British General | *a* | 397 | 296 | *a* | 603 | 405 | 8 8 8 | 7 5 10 | 9 19 0 | 8 9 8 |
| Caledonian | 443 | 395 | 296 | 631 | 580 | 413 | 8 6 1 | 7 4 2 | 9 15 6 | 8 7 4 |
| Canada Life | 442 | 403 | 302 | 643 | 597 | 413 | 8 12 0 | 7 10 0 | 10 1 2 | 8 13 0 |
| Clerical, Medical & General | *a* | 384 | 288 | 712 | 568 | 421 | 8 5 4 | 7 2 10 | 9 15 6 | 8 6 8 |
| Colonial Mutual | 466 | 346 | 302 | 676 | 513 | 410 | 8 3 6 | 7 1 6 | 9 13 0 | 8 4 10 |
| Commercial Union | 458 | 396 | 299 | 650 | 603 | 432 | 8 8 9 | 7 5 11 | 9 19 1 | 8 9 9 |
| Confederation | *a* | 416 | 303 | *a* | 593 | 416 | 8 12 0 | 7 10 0 | 10 1 2 | 8 13 0 |
| Co-operative | *a* | 363 | 301 | *a* | 527 | 422 | 8 15 0*f* | 7 13 4*f* | 10 3 8*f* | 8 16 0*f* |
| Eagle Star & British Dominions | *a* | 376 | 291 | *a* | 571 | 416 | 8 11 10 | 7 9 2 | 10 1 10 | 8 12 10 |
| Equitable | 492 | 435 | 303 | 728 | 667 | 370 | 8 9 7 | 7 7 2 | 9 19 7 | 8 10 9 |
| Equity & Law | 452 | 394 | 295 | 647 | 625 | 409 | 8 14 4 | 7 12 0 | 10 3 10 | 8 15 4 |
| Friends' Provident & Century | 436 | 395 | 293 | 676 | 600 | 417 | 8 11 4 | 7 8 8 | 10 1 6 | 8 12 6 |
| General | *b* | 388 | 301 | *b* | 558 | 407 | 8 8 10 | 7 7 0 | 9 18 2 | 8 10 0 |
| Gresham | 430 | 387 | 302 | 586 | 575 | 421 | 8 11 3 | 7 8 5 | 10 1 7 | 8 12 4 |
| Guardian | 471 | 385 | 299 | 677 | 586 | 409 | 8 5 0 | 7 2 10 | 9 14 10 | 8 6 4 |
| Imperial Life of Canada | *a* | 379 | 298 | *a* | 588 | 412 | 8 12 0 | 7 10 0 | 10 1 2 | 8 13 0 |
| Law Union & Rock | 462 | 390 | 296 | 697 | 573 | 414 | 8 5 8 | 7 3 10 | 9 14 8 | 8 6 10 |
| Legal & General | *c* | 399 | *c* | *c* | 605 | *c* | 8 15 0 | 7 12 8 | 10 5 4 | 8 16 4 |
| Life Association of Scotland | 415 | 386 | 297 | 572 | 559 | 409 | 8 8 8 | 7 6 0 | 9 19 0 | 8 9 10 |
| Liverpool & London & Globe | 449 | 383 | 289 | 664 | 594 | 401 | 8 6 4 | 7 3 8 | 9 16 6 | 8 7 6 |
| London & Manchester | 439 | 351 | 299 | *a* | 524 | 413 | 8 10 11 | 7 8 2 | 10 1 5 | 8 11 11 |
| London & Scottish | 366 | 367 | 293 | 550 | 544 | 410 | *l* | *l* | *l* | *l* |
| London Assurance | *a* | 388 | 298 | *a* | 590 | 408 | 8 8 10 | 7 6 0 | 9 19 0 | 8 9 10 |
| London Life | *a* | 434 | 307 | *a* | 666 | 442 | 8 9 7 | 7 7 2 | 9 19 7 | 8 10 9 |
| Manufacturers' Life | *a* | 397 | 345 | *a* | 631 | 501 | 8 12 0 | 7 10 0 | 10 1 2 | 8 13 0 |
| Marine & General | 450 | 387 | 297 | 670 | 577 | 409 | *l* | *l* | *l* | *l* |
| Mutual Life & Citizens | 350 | *c* | 311 | 818 | 605 | 410 | *l* | *l* | *l* | *l* |
| National Mutual of Australasia | 511 | *c* | 314 | 782 | *c* | 428 | 9 4 4*h* | 8 5 0*h* | 10 17 8*h* | 9 13 4*h* |
| National Mutual | 494 | 384 | 294 | 759 | 571 | 414 | 8 12 8 | 7 10 6 | 10 1 10 | 8 13 8 |
| National Provident | 465 | 380 | 285 | 653 | 558 | 399 | 8 7 10 | 7 5 8 | 9 17 6 | 8 9 0 |
| North British & Mercantile | 414 | 399 | 291 | 611 | 602 | 401 | 8 7 6 | 7 5 0 | 9 17 8 | 8 8 10 |
| Northern | 425 | 382 | 297 | 615 | 574 | 408 | 8 8 9 | 7 5 11 | 9 19 0 | 8 9 9 |
| Norwich Union | 434 | 369 | 300 | *a* | 532 | 386 | 8 8 9 | 7 5 11 | 9 19 1 | 8 9 9 |
| Pearl | 423 | 349 | 291 | 620 | 490 | 408 | 8 8 8 | 7 6 4 | 9 18 2 | 8 9 6 |
| Phoenix | 435 | 407 | 292 | 642 | 625 | 409 | 8 2 8 | 6 19 10 | 9 13 0 | 8 3 8 |
| Provident Association of London | 430 | 352 | 295 | 656 | 496 | 410 | 9 4 4 | 8 4 10 | 10 17 6 | 9 13 0 |
| Provident Mutual | 428 | 364 | 296 | 665 | 522 | 411 | 8 10 4 | 7 8 6 | 9 19 2 | 8 11 2 |
| Prudential | 429 | 388 | 299 | 645 | 563 | 426 | 8 10 4 | 7 8 0 | 9 19 6 | 8 10 10 |
| Refuge | 443 | 351 | 300 | 628 | 507 | 406 | 8 8 2*g* | 7 10 4*g* | 9 18 11*g* | 8 16 8*g* |
| Royal Exchange | 433 | 385 | 294 | 638 | 582 | 408 | 8 3 10 | 7 1 6 | 9 14 0 | 8 5 4 |
| Royal | 442 | 395 | 294 | 634 | 594 | 417 | 8 6 8 | 7 3 8 | 9 17 0 | 8 8 0 |
| Royal London | *a* | 385 | 304 | *a* | 556 | 428 | 8 10 0*g* | 7 10 0*g* | 10 0 0*g* | 8 10 0*g* |
| Scottish Amicable | 490 | 393 | 289 | 711 | 588 | 399 | 8 3 6 | 7 1 6 | 9 12 10 | 8 4 8 |
| Scottish Equitable | 438 | 370 | 294 | 626 | 555 | 400 | 8 11 4 | 7 8 8 | 10 1 6 | 8 12 6 |
| Scottish Insurance Corporation | 406 | 364 | 304 | 565 | 517 | 417 | 8 3 6 | 7 1 6 | 9 12 10 | 8 4 8 |
| Scottish Life | 445 | 393 | 289 | 660 | 583 | 405 | 8 11 4 | 7 8 8 | 10 1 6 | 8 12 6 |
| Scottish Provident | 440 | 386 | 282 | 693*j* | 576 | 547*j* | 8 3 9 | 7 0 11 | 9 13 11 | 8 4 9 |
| Scottish Temperance & Gen. (Abs.) | 449 | 410 | 309 | 754 | 623 | 458 | 8 8 9 | 7 5 11 | 9 19 1 | 8 9 9 |
| " " " (Gen.) | 432 | 397 | 297 | 678 | 593 | 412 | 8 8 9 | 7 5 11 | 9 19 1 | 8 9 9 |
| Scottish Union & National | 403 | 387 | 292 | 570 | 550 | 400 | 8 11 4 | 7 8 8 | 10 1 6 | 8 12 6 |
| Scottish Widows | 433 | 375 | 292 | 662 | 554 | 405 | 8 6 4 | 7 3 6 | 9 16 6 | 8 7 4 |
| Southern Life | 463 | 380 | 315 | 654 | 645 | 428 | *l* | *l* | *l* | *l* |
| Standard | 424 | 409 | 295 | 601 | 601 | 413 | 8 6 4 | 7 3 8 | 9 16 6 | 8 7 6 |
| Sun of Canada | 475 | 358 | 294 | 593 | 637 | 413 | 8 12 0 | 7 10 2 | 10 1 2 | 8 13 0 |
| Sun | 429 | 388 | 296 | 627 | 574 | 407 | *l* | *l* | *l* | *l* |
| United Kingdom. (Abs.) | 449 | 401 | 293 | 722 | 674 | 407 | 8 3 6 | 7 1 4 | 9 12 10 | 8 4 6 |
| " " (Gen.) | 440 | 390 | 293 | 681 | 632 | 407 | 8 3 6 | 7 1 4 | 9 12 10 | 8 4 6 |
| Wesleyan & General | 416 | 373 | 291 | 625 | 555 | 408 | 8 7 4 | 7 5 6 | 9 16 2 | 8 8 4 |
| Yorkshire | 461 | 382 | 297 | 665 | 566 | 407 | 8 8 6 | 7 6 4 | 9 18 0 | 8 9 6 |

*a* Normal with-profit reversionary bonus policies not in force for this period. *b* Figures unavailable at present. *c* This contract not issued. *f* Payable quarterly. *g* With proportion from last payment to date of death. *h* Stamp duty payable by proposer. *j* Distinctive system. *l* Under revision. *n* Endowment at 95.

[PREPARED BY T. EGGINTON PAULL.]

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## NOTES ON TABLE OF LIFE ASSURANCE AND ANNUITY COMPARISONS

BASED ON A £10 ANNUAL PREMIUM FOR ENDOWMENT AND LIFE ASSURANCES, AND A £100 PURCHASE PRICE FOR ANNUITIES

THE Comparative Table of Life Assurance Results is of special interest this year, as this month is the anniversary of the death, one hundred years ago, of William Morgan, one of the pioneer actuaries who helped to chart the unexplored sea of actuarial science and investment technique, and create the solid foundation which gives British Life Assurance the clean record of absolute security which it holds to-day. The Government returns show that the total funds of life offices established in this country now amount to £1,030,952,042, while the total sums assured amount to £2,928,519,562. The average funds per head of population are £23, and the average sum assured per head of population is £65. The outstanding safety and security of life assurance in general compared with other forms of investment was never more evident than at the present time, but the table of comparisons on page 716 emphasises the need of care in selecting an office for the policy required. The results of With Profit 30 Year Endowment Policies maturing this year, at age 60, £10 premium, show a difference between the lowest and highest of over 50 per cent. The difference in the non-profit Endowment Assurance (column 2) at present rates reveals a difference of over 25 per cent., and the Whole Life Assurance with profits, actual results and present non-profit rates, shows a difference between the lowest and highest in their respective schedules of 58 per cent. (column 4), and 36 per cent. (column 5).

The Endowment and Whole Life Assurance columns of the Table aim at providing an accurate index of past results and show the sums assured at present rates, based on a common premium of £10. It should be borne in mind that future bonuses depend on future profits, and that the future trend of interest rates on investments, the investment skill or luck of the management, and other all-important factors, cannot be foreseen. In fairness it should be mentioned that certain companies give more favourable rates for larger policies and others make allowances for half or quarter years. The Table does not apply to proposers who reside in tropical climates or who are engaged in hazardous occupations.

The Annuities Table (columns 7 to 10) shows the annual income payment for life (one-half payable every six months) which is purchasable for £100. Again, it should be mentioned that better terms are sometimes given for larger policies and some companies allow for fractions of a year in the proposer's age.

T. E. P.


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## SCHOLARSHIPS

KING'S SCHOOL, Bruton, Somerset. An examination will be held on June 27th, 28th and 29th for three Open Scholarships of £40, £35 and £30 and several Exhibitions. For particulars apply to the HEADMASTER. The Annual fees are £114 (inclusive).

BRYANSTON SCHOOL, BLANDFORD, DORSET. In addition to the THREE ANNUAL SCHOLARSHIPS of £100, £80 and £60, TWELVE BURSARIES of £70 are offered (tenable for four years). The examination and interview will be held at Bryanston on May 29th and 30th, 1933. Candidates must be under 14 on June 1st. The Bursaries are offered to boys, of general ability and promise, who do not reach scholarship standard.

Bryanston is a modern public boarding school of 200 boys, which combines the best of the new educational ideals with the best of the old public school tradition.

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New Statesman 27/5/33.


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ADMISSION FREE, WITHOUT TICKET.

S. J. WORSLEY,
Academic Registrar.

CONWAY HALL, Red Lion Square, W.C.1.—Sunday, May 28th, at 11 a.m.
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